THE SATURDAY EVENING POST

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DEC. 12, '08

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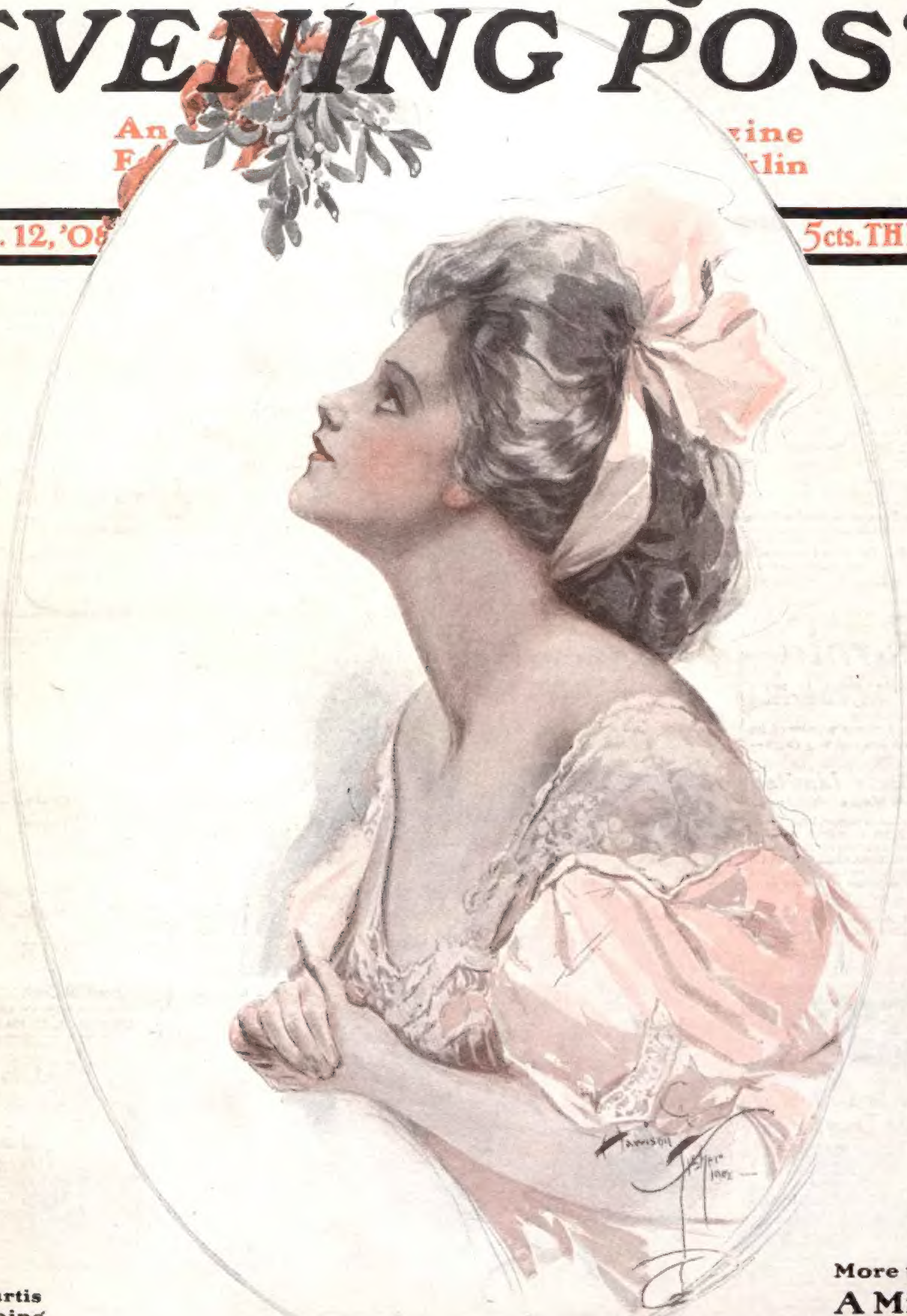
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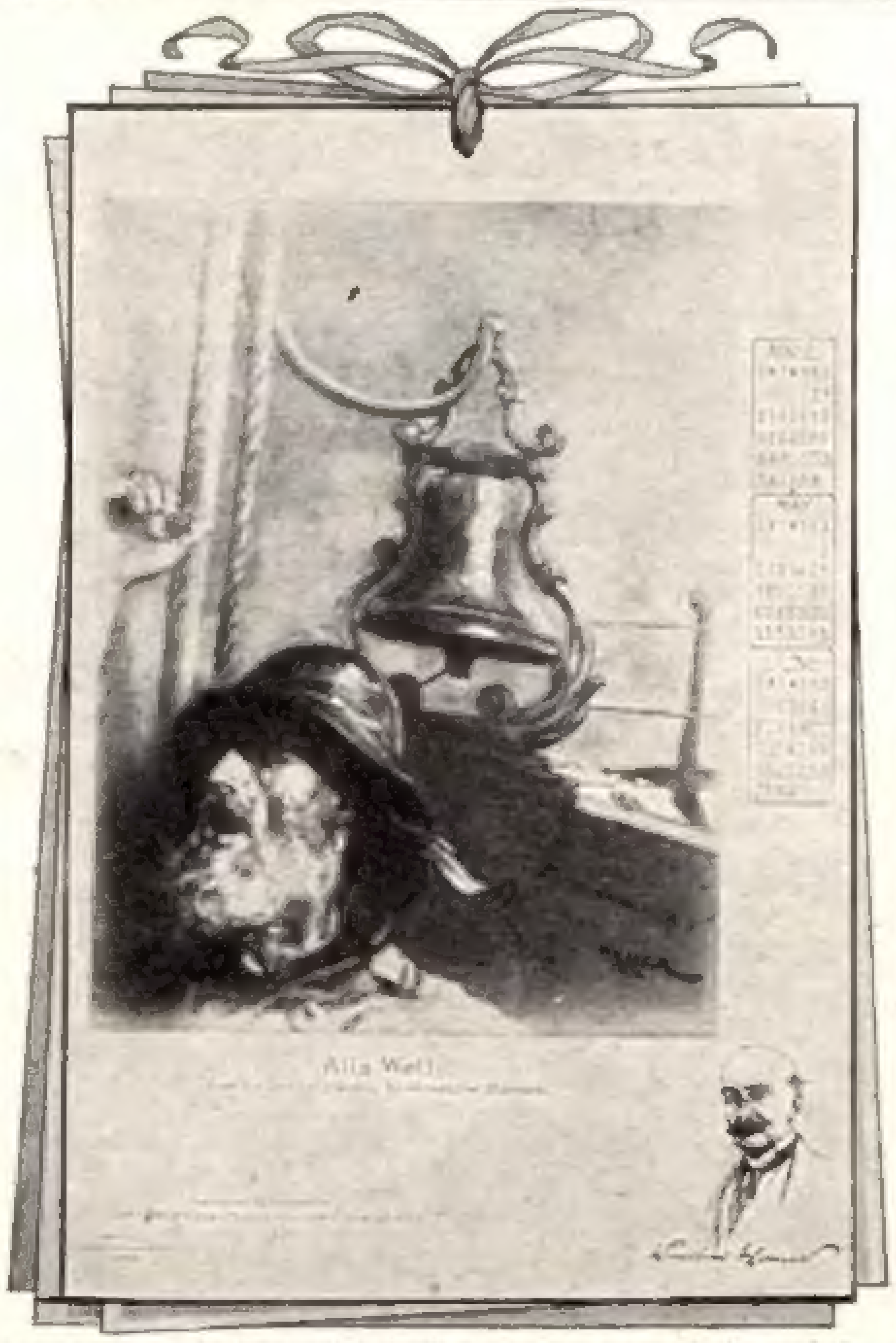

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The Gillette makes shaving easy. Takes only five minutes for a smooth, satisfying shave, no matter how rough the beard or tender the skin.

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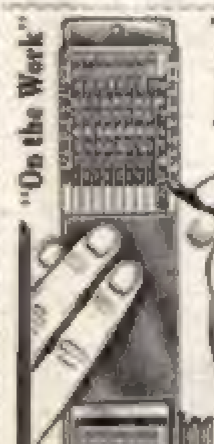

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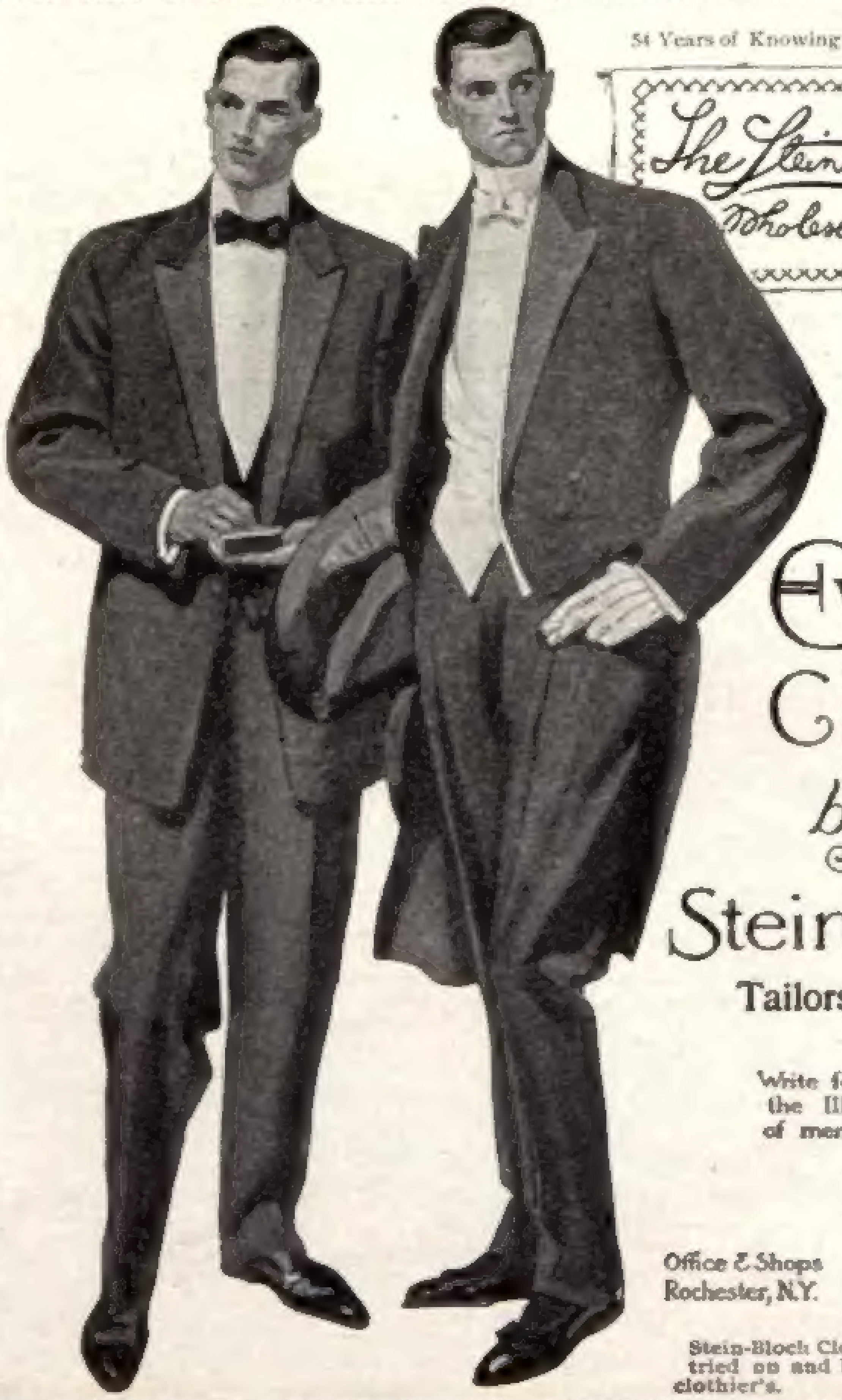

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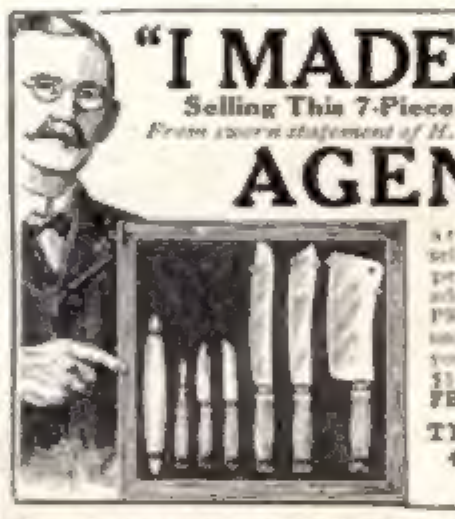

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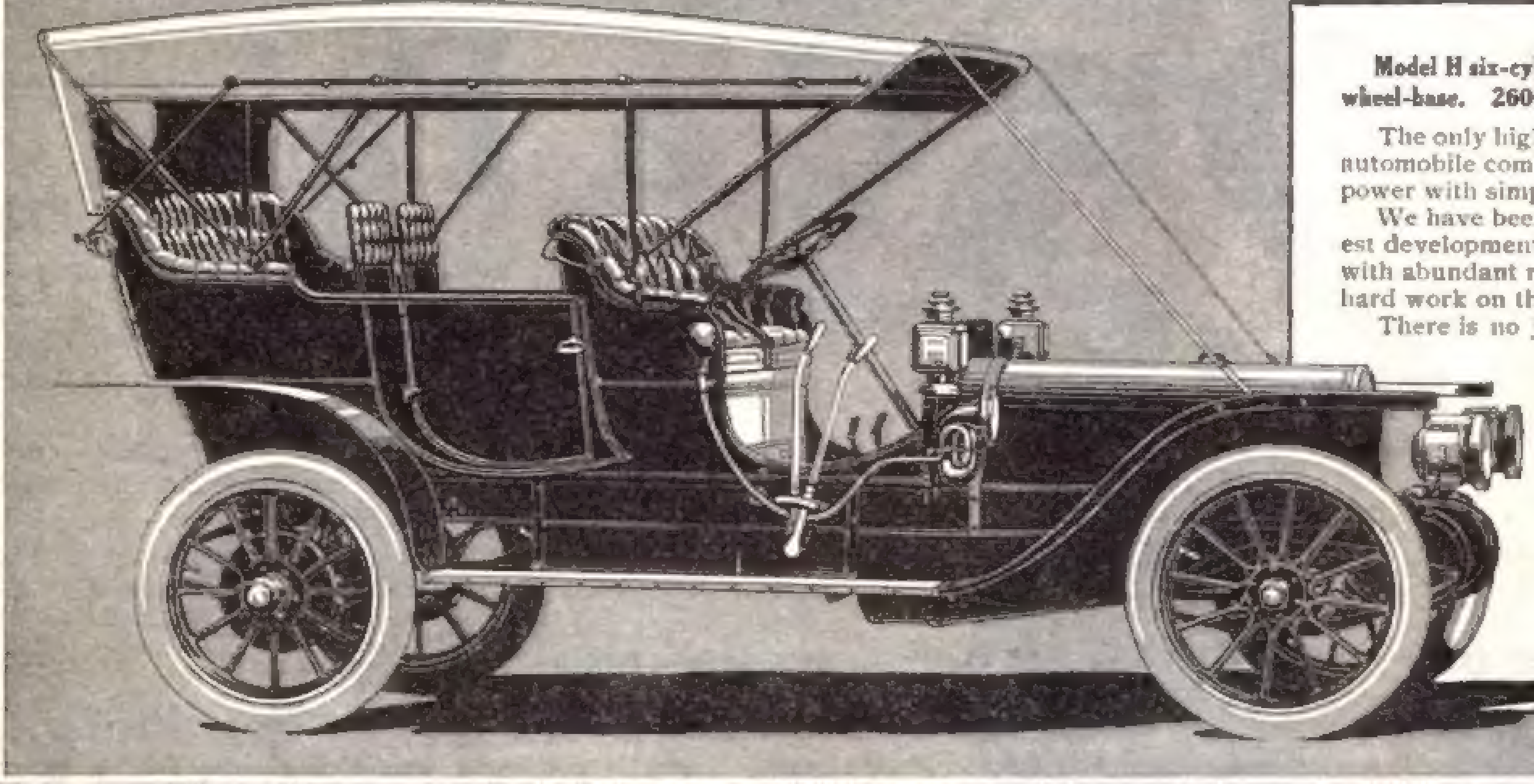


Model H six-cylinders. Seven passengers. 36-inch wheels. 127-inch wheel-base. 2600 pounds. $3750, f.o.b. Syracuse. (Top extra.)

The only high-grade, light-weight large automobile. No other automobile combines such extreme refinement, and flexibility of power with simplicity and great strength.

We have been making Model H for four years. It is the highest development of six-cylinder engineering—smooth, quiet and with abundant reserve power for every demand. Its ability for hard work on the high gear is altogether unusual.

There is no jolting nor jarring. It will carry its passengers farther in a day with comfort on American roads than any other automobile. It is almost incredibly easy to handle and control. It gives you a sense of ease and security unknown in any heavy automobile. And no heavy automobile can do so much on so low an operating cost.

Model H looks its class in every detail. With its long sweeping lines, big wheels and tires—the largest on any automobile of its weight—handsome sheet-metal body and superb finish, Model H is the very picture of quiet elegance and style.

Quality, not pounds, makes an automobile high-grade and strong and safe.

Strength is not a question of weight. It is a question of materials and their proper distribution. This is where skillful engineering comes in. The Franklin laminated wood frame—the highest grade construction—is both stronger and lighter than the ordinary steel frame. The Franklin tubular axle is stronger and lighter than the solid I-beam axle commonly used. And so, all through the automobile.

Weight is what wears out tires. The light weight of Franklin automobiles makes their tires last longer than those on any other automobile, no matter what it costs.

The Franklin air-cooled motor is neither big nor heavy, but it is the most efficient and effective of automobile engines. Its production of usable power for its size is unparalleled. It does away with the weight and complication of water-cooling apparatus and allows the whole automobile to be refined, simple and unsurpassably strong.

Water-cooled automobiles with not a particle more strength nor carrying ability weigh a third to a half as much more, with all the chronic tire troubles and other worries involved; beside the unreasonable operating expense.

There is no "tire-problem" with Franklin automobiles; no overheating, no leaking, no freezing. You can use any Franklin every day in the year.

Look at any Franklin model inside and out. Ride in it on any road. Put it to any test. Compare the performance of the perfect score Franklins with that of the heavy water-cooled machines in the Glidden tour and the Bretton Woods, the Chicago and the Cleveland endurance runs—the four severest reliability tests in automobiling history. The tire troubles, the overheating and leaking, the broken axles and broken frames were none of them on the light-weight air-cooled Franklins.

Before you buy trouble and useless weight, look into the facts.

Model D Touring-car 36-inch wheels. 106-inch wheel-base. 2100 pounds, $2800 (Top extra).

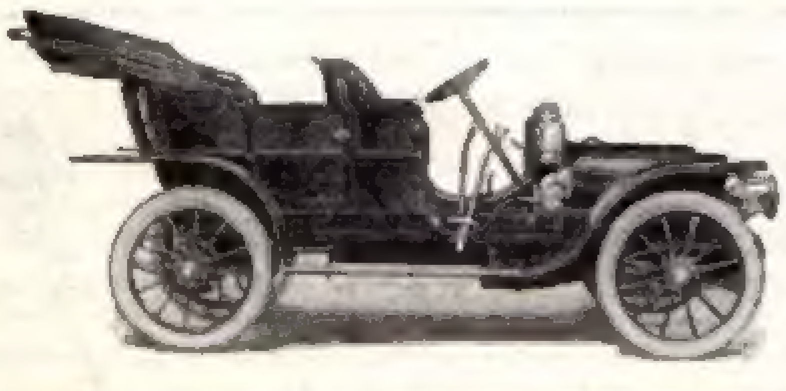
The Franklin Model D is the greatest of five-passenger automobiles—powerful, commodious and strong but not bulky nor heavy.

The extreme Franklin engine-effectiveness combined with strength and light weight make Model D do more than any other five-passenger automobile. And its easy-riding quality makes it more comfortable than any automobile except a Franklin.

This is the sixth year of Model D. It is a tried and proven standard—a touring-car, a city car, a family car; the ideal for all-around service, and as handsome as it is able.

Model G Runabout with single or double rumble seat. Four-cylinders, 18 h. p. long-stroke motor. Multiple disc-clutch, sliding-gear transmission, shaft-driven, $1800 (Top extra).

Model G Runabout is the only small automobile of its grade and style. In quality and refinement it equals the largest Franklin touring-cars. It is speedy, capable for the hardest service and an astonishing climber. Like all Franklin Automobiles the G Runabout may be left standing out of doors in any weather and has nothing to freeze. As a business and professional runabout there is nothing to compare with Model G. It is the readiest of automobiles, the easiest to operate and care for. It costs next to nothing to maintain, and you can't wear it out.



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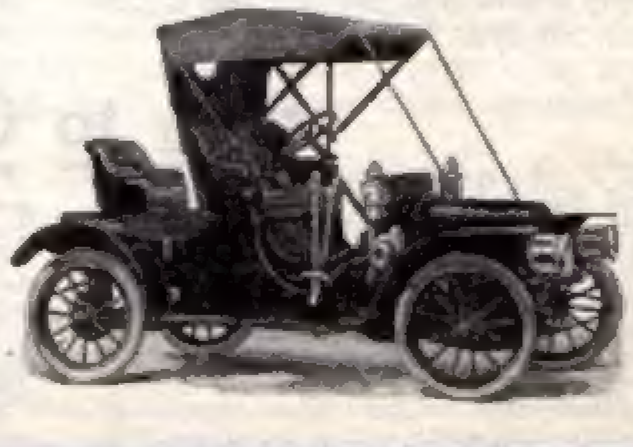
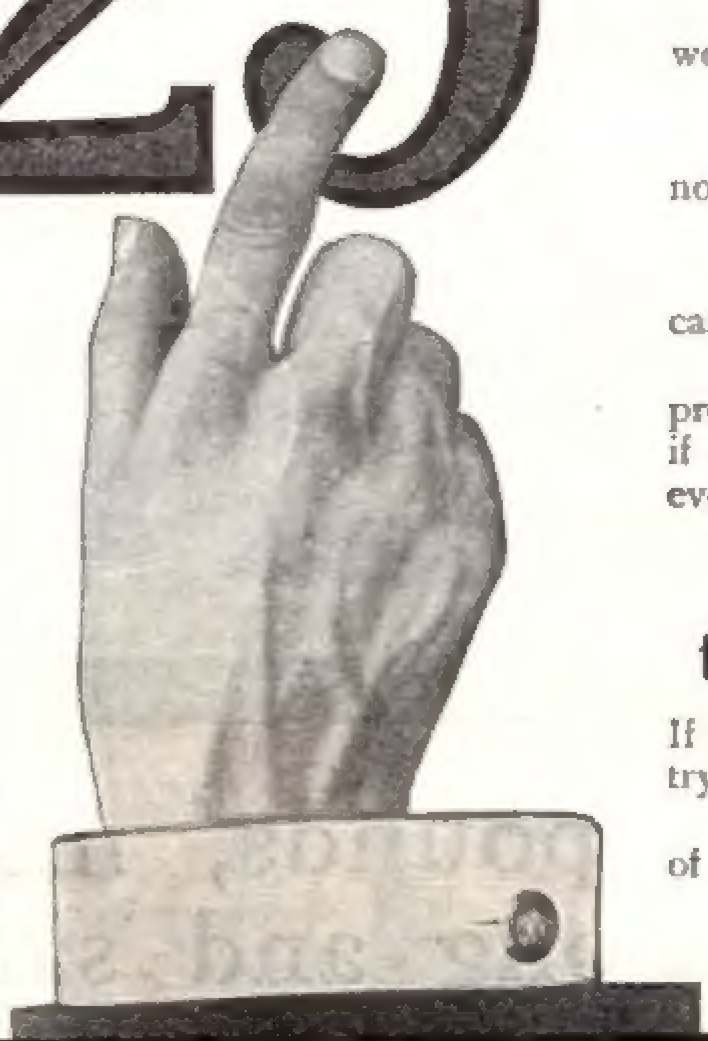


Genuine Holeproof Sox

NOW 25c a Pair



We have reduced the price of "Holeproof" Sox. We are now saving you 50 cents on every six pairs that you buy.

And you actually save this money.

For the sox you can now buy for 25 cents a pair are the same identical "Holeproof" Sox that have heretofore cost 33⅓ cents.

The best yarn now costs us ten cents per pound less.

You get the same quality—yarn and stitch—from the top to toe of these sox. The reason is this:

We Now Pay an Average of 63c per Pound for our Yarn

Before we paid 73 cents.

So the reduction is really in the market price of yarn.

For we still pay the *top market price*—as before.

We could buy coarse yarn for less than half what we pay. But the sox would be uncomfortable.

We still buy the best yarn we know—exactly the same Egyptian and Sea Island cotton—the softest and finest 3-ply yarn that the market affords.

But instead of putting this reduction into our profits, we use it to make our price less.

The saving is for those who wear "Holeproof."

For though all makers now pay less for yarn they are not cutting the price of their hose.

They are saving the difference for added profit.

Those who have always paid 25 cents for inferior goods can now have the best at that price.

Since the price is now 25 cents a pair, see if "Holeproof" are not far better than others at this price. Judge if they aren't softer—finer—more comfortable—see if you ever *have* to return a pair.

See if You Do Not Now Prefer the Original Guaranteed Sox

If you think any other kind compares with "Holeproof," try both kinds and see.

Let the next box of sox that you buy be a trial box of "Holeproof."

Learn in this way what you miss by wearing other kinds.

You can now buy a box of six pairs of Holeproof Sox—formerly $2—for $1.50

Prove in one trial that six pairs of "Holeproof" are the best sox that $1.50 will buy.

We knit our hose with 3-ply yarn, which is doubled to 6-ply in heel and toe. Yet these parts are not stiff, for our yarn is extra soft.

Compare "Holeproof" with the best unguaranteed sox—the result will surprise you. You'll never again pay 25 cents for sox that wear out in a week.

Think of the Convenience

Think what a comfort to always have six pairs of sox in your dresser ready to wear when you want them. Think of never having to look for whole sox. Think of the time and the bother saved when in a hurry to dress.

We Spend More

We spend $30,000 a year for inspection alone. 80 people—all non-producers—do nothing else all day.

One apparatus we use cost us $5,000.00.

It simply filters and softens the water we use for our dyes.

But that makes our colors clearer. Then it makes them fast.

So "Holeproof" never fade, crock, nor rust.

We sterilize each pair twice in the making, so the sox are sanitary.

Each pair is thoroughly shrunk, so the sox never wrinkle nor stretch.

The shaping is done in the knitting process, so that shape is permanent.

The sox lose none of their qualities after washing.

We Use the Latest Machines

If a new machine is produced, anywhere, that does better work, we employ it.

It is thus that we keep our lead in this business—keep far ahead of all others.

31 Years to Make the First Pair

31 years were spent in perfecting "Holeproof." Over 100 imitations have been placed on the market since they became a success.

We are today one of the greatest hosiery-making concerns in the world.

600 people are employed in our factory.

So when you buy a box of "Holeproof" you get more than appears on the surface.

You get all the foregoing assurance that the goods are the best to be had—that they are honest goods—that the guarantee is not made to *get* sales, but to protect you after you've bought.

Holeproof Sox are sold in boxes of 6 pairs with a 6 months' guarantee reading like this:

"If any or all of these hose come to holes or need darning within six months from the day you buy them, we will replace them free."

Are Your Hose Insured?

We are not asking you to buy simply for extra wear—but for all that you like in sox—plus extra wear.

Simply resolve that you'll try "Holeproof"—that you'll know which is the best hosiery—that you'll abandon prejudice and see what "Holeproof" is like.

After that you'll always buy "Holeproof"—you'll buy fewer pairs of hose—you'll save money—trouble—time.

Get the Genuine

If your dealer does not have genuine "Holeproof" Hose, bearing the "Holeproof" Trademark, order direct from us. Remit in any convenient way. Mail the coupon and we will ship the hose promptly and prepay transportation charges.

Remember, the "Holeproof" guarantee protects you. If the hose comes to holes and darning within six months, you get new hose FREE.

Write for free book, "How to Make Your Feet Happy."

FAMOUS
Holeproof Hosiery
FOR MEN WOMEN AND CHILDREN

How to Order

Holeproof Sox—6 pairs, $1.50. Medium and light weight. Black, light and dark tan, navy blue, pearl gray, and black with white feet. Sizes, 9½ to 12. Six pairs of a size and weight in a box. All one color or assorted, as desired.

Holeproof Sox (extra light weight)—Made entirely of Sea Island cotton. 6 pairs, $2.

Holeproof Lustre-Sox—6 pairs, $3. Finished like silk. Extra light weight. Black, navy blue, light and dark tan, and pearl gray. Sizes, 9½ to 12.

Holeproof Stockings—6 pairs, $2. Medium weight. Black, tan, and black with white feet. Sizes, 8 to 11.

Holeproof Lustre-Stockings—6 pairs, $3. Finished like silk. Extra light weight. Tan and black. Sizes, 8 to 11.

Boys' Holeproof Stockings—6 pairs, $3. Black and tan. Specially reinforced knee, heel and toe. Sizes, 5 to 11.

Misses' Holeproof Stockings—6 pairs, $3. Black and tan. Specially reinforced knee, heel and toe. Sizes, 5 to 9½. These are the best children's hose made today.

Put check mark in square opposite kind you want.

Men's ☐
Women's ☐
Boys' ☐
Misses' ☐

Holeproof Hosiery Co., 239 Fourth St., Milwaukee, Wis.

Enclosed $ ________ *Please send me* ________ *boxes of*

Holeproof ________ *Size* ______ *Weight* ________

Colors ________________

Name ________________

Address ________________

Reg. U. S. Pat. Office, 1906.

This trade-mark is put on our hose and each box.

THE SATURDAY EVENING POST

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THE NEW SENATE

By Samuel G. Blythe

DECORATION BY VERNON HOWE BAILEY

WHEN President Taft calls the Sixty-first Congress in extraordinary session to revise the tariff, soon after he is inaugurated, the real battle for the control of the Senate by the two factions in the Republican party will begin. There were some skirmishes in the first session of the Sixtieth Congress, which closed last May, notably the one over the question of providing for the construction of four battleships instead of two, and there may be others during the session that began on December seventh and will end at noon on March fourth, next. It is likely, however, that these will be but skirmishes, as the others were, and that the heavy firing will not begin until the new men are all in their seats for the special session.

The Senate renews one-third of its membership every two years. This year there will be twelve or thirteen new men out of the thirty-one elected, the final result depending on the revised count in some States not yet made when this is written. On the face of the returns, at this time, the Senate will be made up of thirty-two Democrats and sixty Republicans, leaving the Republicans one short of a two-thirds vote, which is providential in a way, inasmuch as with a two-thirds vote the Republicans could, practically, nullify the Democratic opposition and do exactly what they pleased. Not that they will not be able to do that, in a great measure, as it is, but with a two-thirds vote there would be no opposition that could stop them in many parliamentary situations, provided they all voted together.

Long-time observers of the Senate are of the opinion that in the next four years, during the term of Mr. Taft, the control of the Senate will shift from the East to the West. This opinion is based on the gradual growth of strength among the radical element, the elimination of old, conservative leaders by death and other causes, and the influx of half a dozen or more new Senators, who may be expected to ally themselves with the little group of men older in the service who have shown a disposition not to follow every time Senators Aldrich and Hale issue orders. The leading Republican group of the Senate—the Senate Oligarchy—has been badly shattered, and there are not men in the Senate who have the ability in special lines to take the places of those who are gone. When it was at the full flower of its power the Oligarchy was made up of Senators Aldrich, of Rhode Island, Hale, of Maine, Platt, of Connecticut, Spooner, of Wisconsin, Allison, of Iowa, and McMillan, of Michigan, with several other lesser lights in the capacities of lieutenants and hangers-on. The disintegration began with the death of McMillan, although he was not of such great importance that his place was not easily filled, and continued with the death of Platt, of Connecticut, the resignation of Spooner and the death of Allison. Hanna, before his death, had a considerable standing in this group, but he died too soon to exercise his full power as a leader.

Of the original Oligarchy there remain in active service but Aldrich and Hale, and Aldrich has announced his determination to retire at the end of his present term, on March fourth, nineteen-eleven, although he may be urged to change his mind; while Hale, whose term expires at the same time, is seventy-two years old, and not robust. The effort has been, of course, to replace the old leaders with newer men who might, in a measure, take their places, and Senator Knox, of Pennsylvania, has been picked as one who has the desirable qualities as well as the conservative inclinations. Senator Lodge, of Massachusetts, has forced himself in, so far as he has been able, but there are not many members of the Senate who will follow Lodge anywhere, for his superciliousness and arrogance alienate even the most fervent Republican partisans.

The problem of Mr. Aldrich, admittedly the leader, both of the group of leaders and the majority, is to find associates on whom he can place some of the burden of conducting the affairs of the Senate, as well as fighters who can combat the surely-increasing radicalism. When Platt, of Connecticut, died Aldrich lost his ablest associate; when Spooner resigned he lost his most brilliant advocate and when Allison died he suffered greatly, for Allison was the wisest of counselors and the most conservative of Senators, in addition to having a more comprehensive knowledge of the complex machinery of the Government than any man in public life, or private life, for that matter. Knox may, in a way, replace Spooner, for Knox is an advocate and a skillful one. Elkins is a good rough-and-tumble politician and might help, but he is not to be classed with any of those who are gone. Burrows is a crafty Senator, but he is old and tired. Frye and Cullom are both too old, even if they had other qualifications. Foraker is eliminated and so is Hansbrough. Leader Aldrich will have slim picking among his conservative colleagues and, as is probable, will line up a combination somewhat like this: Aldrich, Hale, Knox, Elkins and Crane, with Lodge beating on the door to get in. Crane is a smart man, not overly impressed with the abilities of his colleague, Lodge, and Crane is likely to assume great importance in the new alignment, as is John Kean, of New Jersey, who is a man of much experience and of wise counsel. It would not be surprising if Kean superseded Elkins, or if Kean were placed in the company without the consideration of Elkins. Of the two Kean would be the better man.

There is no doubt that Aldrich will take the lead and attempt to hold the control during the revision of the tariff. There may be a fight on this, and probably will. Aldrich has been making and remaking tariffs for many years. He knows more about them than any other Senator, has more real, thorough, practical knowledge of requirements, of necessities and possibilities than any other. Besides, Aldrich is chairman of the Finance Committee and thus controls the tariff-making machinery, although most of the schedules will be fought out on the floor. It is not likely that the younger and more radical element can defeat him in his tariff-making, even if they desire, although it need cause no surprise if they try, emboldened by their success in removing certain classes of railroad bonds from the original Aldrich financial bill, where they were designated as securities suitable for deposit by national banks for the guaranty of currency issued, and in the fight over the four battleships. Aldrich made his reputation and got his leadership in tariff fights and will hold it, unless he is too greatly weakened by the deaths of Platt, of Connecticut, and Allison, who were his main advisers in his other tariff fights. Then, too, there has been no tariff-making since the Dingley tariff, which was made in the first year of the first McKinley Administration. Conditions may have changed enough to give the younger men a hold. It all awaits the event, and ought to be in process of determination by the first of April, next.

It is not necessary to consider the reëlected Senators of the thirty-one who will take their seats on March fourth, next, for another six years, for none of these is of any particular, immediate consequence, except as an individual vote, in the struggle that is to come. The new men are important. The radical forces will find several recruits among them. It seems certain that, of the new Republicans, Bristow, of Kansas, Crawford, of South Dakota, Jones, of Washington, and Cummins, of Iowa, will join, naturally, with the group of Western Republicans who will try to wrest the leadership from the present controlling group. Bradley, of Kentucky, is an old-time politician, and may be expected to go with the Aldrich crowd, although that is not certain until he acts; and Page, of Vermont, certainly will. It is not yet known who will succeed Foraker in Ohio, nor Platt in New York, although if Root follows Platt he will be an item of great strength to the present control, and it is likely a conservative will come from Ohio. The new men from the other States, not yet chosen, can hardly count, except as voters, one way or the other. Chamberlain, of Oregon, who is to succeed Fulton, is a Democrat who will be elected by a Republican legislature, but he will undoubtedly act with the Democrats.

There have been many revolts, small and inefficient, in the Senate among Republicans, and directed at Aldrich, but none has been of enough consequence to shake the Aldrich control until the revolt against the inclusion of certain specified classes of railroad bonds in the original Aldrich financial bill last winter. This revolt was not brought to a vote, for Aldrich withdrew the provision after there had been much spoken opposition on the floor. He said he withdrew it to save many Western Republican Senators from the necessity of voting against their party because of opposition to the provision in their home States—to save their faces. That was as good a reason as any at the time. The fact is, these Senators intended to vote to eliminate this provision, and would have so voted, and Aldrich knew it and he withdrew it to save his own face.

It was a different proposition in the fight for four battleships. That went to a vote on the straight and square proposition whether the Senate, for its part, would authorize four or two battleships, four being demanded by the President and one being the number the Senate deemed sufficient. The four-battleship men were defeated, but they won a sort of a victory, for the Senate authorized two battleships, one more than the Aldrich men wanted, and promised to authorize two more each year. Hale was most prominent in this fight, as he is chairman of the Naval Committee in the Senate. He was bitterly opposed to more than one battleship, and fought desperately, winning his main contention only after the concessions noted.

These Republicans voted for four battleships: Ankeny, of Washington, Beveridge, of Indiana, Borah, of Idaho, Bourne, of Oregon, Briggs, of New Jersey, Brown, of Nebraska, Burkett, of Nebraska, Dupont, of Delaware, Flint, of California, Fulton, of Oregon, Gamble, of South Dakota, Hansbrough, of North Dakota, Heyburn, of Idaho, Lodge, of Massachusetts (purely on Rooseveltian grounds and because he is the Presidential mouthpiece in the Senate), Piles, of Washington, Smith, of Michigan, Smoot, of Utah, Sutherland, of Utah, and Warren, of Wyoming. Of this list Ankeny, Fulton and Hansbrough have been defeated for reëlection and will not be in the new Senate, and by a further process of elimination the real fighting force can be found. Briggs and Dupont are not likely to go against Aldrich in a fight for control, nor is Lodge, of course, nor Warren, who is chairman of the Military Affairs Committee and is allied with the old guard. Gamble is of not much weight, and Smoot and Sutherland are negligible quantities. Thus the effective force lines up about like this: Beveridge, Borah, Bourne, Brown, Burkett, Flint, Heyburn, Smith, of Michigan, together with the new men.

Of these Cummins is a radical and always has been. He will be strong for tariff revision along extreme lines. Crawford is much like LaFollette, without so much ability. Bristow will align himself with the radicals, both from temperament and because of the circumstances surrounding his election. Jones is expected to fall in with the younger set, also.

That, with the followers among the weaker men, will give a strong fighting body, provided, of course, the body wants to fight. Nothing has been said about the position of LaFollette in the impending struggle, because LaFollette, although he will be in any battle that will disrupt the existing order of things, is so much more of a radical than the others that he will be out in front leading a little fight of his own. Moreover, he is not popular with anybody. He is a lone fisherman. He, apparently, does not want to make friends in the Senate, and he has his want. If LaFollette tries to lead an organized movement against the present controlling powers he will find he will have no privates in the ranks. The movement will consist of General LaFollette and no soldiers, but that will not worry him. He is used to it and, at times, it seems from his actions in the Senate, goes to extremes in order to keep himself away from any association. LaFollette has advanced principles and is true to them, but he is so far advanced that he can get no company. He is an able man, but unfortunate temperamentally. He always wants to go the utmost, instead of getting a little, and then getting a little bit more.

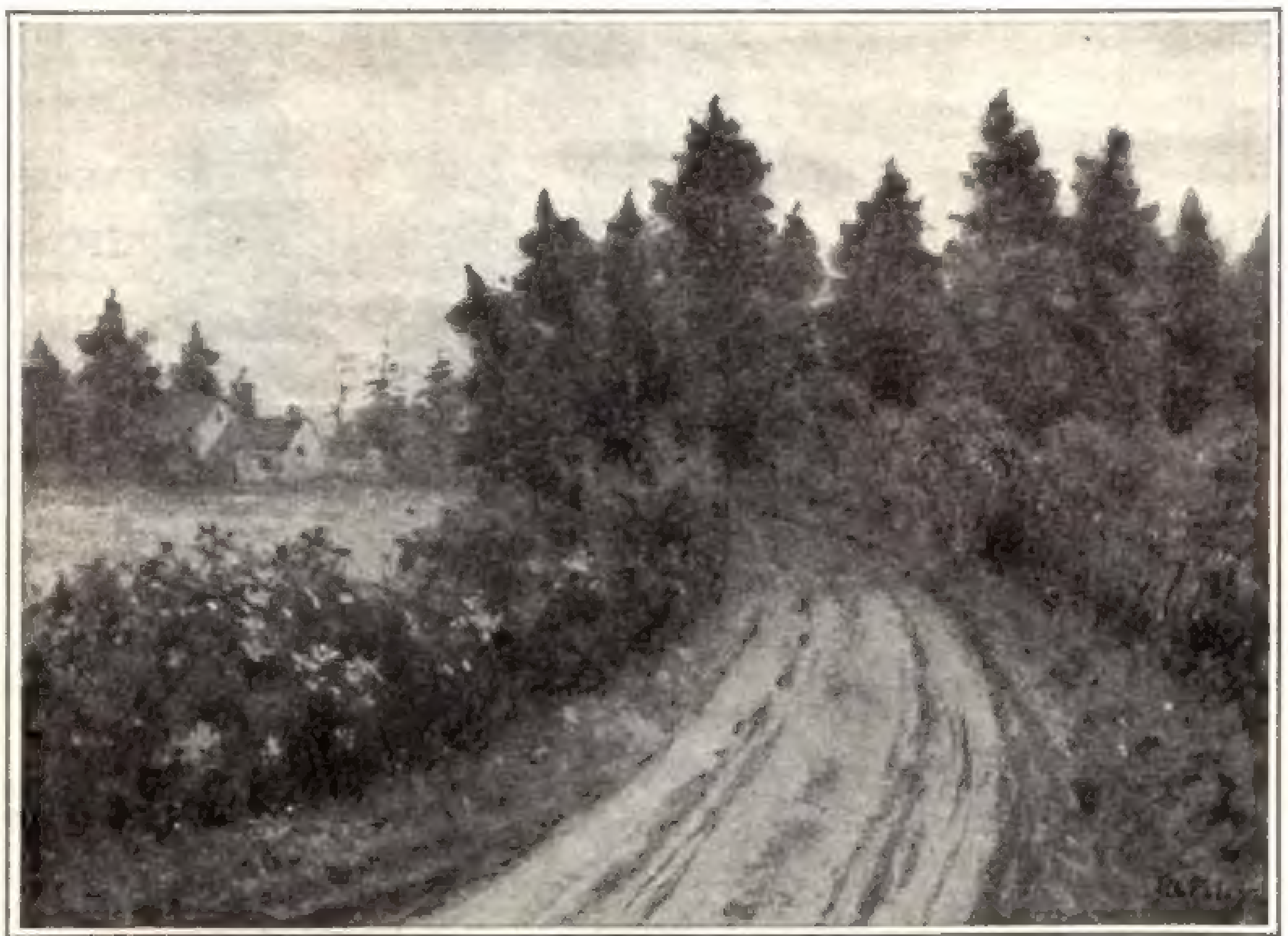
Looking over this assemblage of Westerners who may reasonably be expected to try to force the advantage they gained last winter, after they have the recruits that are coming in the new Senate, there is more apparent weakness than there is apparent strength, although, here and there among them, is a man who may be relied upon to do a man's part in the fight. Borah, of Idaho, is a young man of rather dramatic tendencies, who likes to make a splurge speech, and who has the reputation of being an orator who can strew all the flowers that grow in the garden of rhetoric along his oratorical path. He is earnest and sincere, but he lacks both experience and poise. Brown, of Nebraska, is a sturdy chap who will develop. Burkett is an emotional, sentimental and hand-shaking Western politician.

Flint, of California, is a man of ability, who may or may not get in on a movement of this kind. His affiliations in California might prevent any such action, but he has the natural capabilities that would make him powerful if he should care to exert them. Gamble, of South Dakota, does not count. He is occupied more with petty, local politics than anything else. He is a country supervisor who got into the Senate by some strange turn of politics. Heyburn is a big, bull-voiced, hard-headed person, who has opinions and is not averse to fighting for them. He is a man of much strength and will make a good ally. Moreover, he is full of the Western spirit. Piles needs support when he goes into a battle. He is of no particular consequence in any alignment. If handled judiciously he will stay out. William Alden Smith, of Michigan, has developed a lot since he left the House to go to the Senate. He was the first man who jumped out last winter and opposed the railroad-bond provision in the Aldrich bill, and he opposed it more effectively than any other who spoke against it. Smith is a politician, of course, but he is willing to take a chance, and he will be one of the leaders in the movement.

Of the new men the strongest will be Cummins, of Iowa, and Bristow, of Kansas. Cummins has had experience in legislative affairs. Bristow has had none. He has been an executive in Washington for several years, in the Post-Office Department, but it is likely that he will go to the front for a reasonably radical program, if for no other reason than because his supporters in Kansas are of that type and demand that thing. Bourne, of Oregon, can be depended upon to get into any ruction. He is a sort of a fanatic on various matters and persons, one of whom is President Roosevelt. Bourne has no fear of the ruling class in the Senate and he will be a valuable adjunct.

This leaves Beveridge, of Indiana, who, in point of ability, is greater than any of those mentioned. Beveridge really led the fight for the four battleships, although there were few of his colleagues who would admit it. By the shifting of politics Beveridge is now the biggest Republican in Indiana. Fairbanks will retire on March fourth. So will Senator Hemenway. Watson was defeated for Governor. Several of the war-horses in the House who war-horsed from Indiana have been left at home and will not be in the Sixty-first Congress. Beveridge will be Senator, his term not expiring until nineteen eleven, and the great Republican of his State. Moreover, he has a following among the young men of the country that must not be underestimated.

There always has been a tendency to sneer at Beveridge in the Senate, because of certain temperamental extravagances, but the man who will sneer at his intelligence, his knowledge of Governmental needs, his ability as a speaker, his sincerity and his honesty, is a fool. Beveridge has many faults, chief among which is egoism, but he has not the fault of lack of brains. He is easily the most powerful man, as an individual, among the younger Republicans in the Senate. He has a keener grasp of what the people want, a quicker apprehension of the popular need, a sincerer desire to do what is right for the whole body politic, than many of those who decry him. Combined with



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THE LANE

By Thomas Lomax Hunter

There is a lane I know and love,
With shapely cedars either side,
That lift prim, conelike tops above
Great tangled hedges, tall and wide,
Of bramble, grape and sweet woodbine,
Wild rose and trailing berry vine,
Within whose depth the plaintive dove
And brooding sparrows hide.

The roadway is of clean, white sand,
In deepest shadow all the day;
It lays imperative command
On travelers that hither stray
To go with slow and idling feet,
Safe sheltered from the cruel heat;
It bears, to tempt the loitering hand,
Shy flowers and berries sweet.

Here have I watched the seasons pass,
Observed the footprints of the Spring—
White bloom and pink, and tender grass,
And stir of every greening thing,
Have seen the coy arbutus blow
Before the vanishing of snow,
And heard the earliest singing-class
Of choristers awing.

Oft generous Summer, hand in mine,
Has led me loitering through the lane,
And offered wealth of bush and vine
To please and tempt me back again.
While 'yond the hedge the ripened wheat
Is shimmering in the noonday heat,
Here, in cool shade, I may recline
And dream till even's wane.

Here pensive Autumn, sober-eyed,
But clad in gayest colors, trod
Where slender "Black-Eyed Susan" vied
With gay and graceful Goldenrod.
The lane its tinseled glories wore
A few glad, golden days before
The frost its sickle keen applied
And cast them to the sod.

Bleak Winter struck the hedges stark;
And here through hindering snow I strode,
At night, when all the world was dark,
Save for the stars that o'er me glowed,
Or glimmering lights, through hedge revealed,
Of farmhouse in a distant field.
But glad, within the gloom, to mark
The dear, familiar road.

And whether earth be green or white,
Howe'er inconstant seasons rove,
In heat or cold, at day or night,
Here do my footsteps gladly move,
For in its every changing mood
Is something pleasant, something good.
It always has some fresh delight—
The lane I know and love.

this, he has had ten years in the Senate and has grown, despite his temperamental handicaps, to be a big man. And out in the country they do not look at the little things that his colleagues magnify. To the young men, Beveridge, who fought his way up against tremendous odds, is an inspiration. He has a personality that attracts young men. In Indiana, while the old machinists flout him, he is stronger than Fairbanks or Hemenway or any of the rest of the old-line politicians ever was.

It remains to be seen what can be done with this little band of men who may, if they wish, in time, gain the control of the Senate that the East has dominated for so many years. It remains to be seen what can be done by them. To the outsider, Beveridge would seem to be the logical leader, despite these faults of temperament that are so resented by some of his colleagues. There can be no gainsaying the fact that, in point of ability, he surpasses all of them. Whether he can be a leader or not must be developed.

A piquant touch to the situation was added a few days after election by the statement, sent out from Washington by the Associated Press and apparently inspired in high quarters, that President Roosevelt would not be averse to an election as Senator, by the New York Legislature, to succeed Senator T. C. Platt, whose term expires next March. This followed, in a day or two, the story that Elihu Root is the President's choice for the New York Senatorship. President Roosevelt does not finish his term until March fourth, next, at noon, and the New York Legislature that will elect Platt's successor will meet on January first, next.

The impression in Washington, before this "feeler" was put out, was that the President would try for Depew's seat, which becomes vacant in nineteen eleven, and his plans for a hunting trip to Africa and visits to several European countries during the next two years were held to bear this out. If the President should try for Platt's seat, in order to go into the Senate when the special tariff session is called by President Taft, his coming would not alter the leadership situation at all, for it is most probable that he would instantly ally himself with the men who have, in the past, been his friends and supporters. That would put him in direct antagonism to the Aldrich clique, for the present leaders of the Senate have no love for the President, nor he for them. In fact, the President's going to the Senate would make the fight more imminent and more bitter, for it is not to be supposed that those Senators who have opposed Roosevelt while he was President would immediately bow to him when he became Senator, lacking the great powers of the Executive and having but the voice and vote of any other Senator, with whatever strength his prestige might add. Aldrich and his friends fought Roosevelt in the Senate when Roosevelt was President. What they would try to do to him if he were Senator can easily be imagined. They would have a fair crack at him then, and they would take it. Likewise, Roosevelt would fight back, thus adding considerably to the daily gayety.

It is undoubtedly true that the President has Senatorial aspirations, but whether they are so strong and insistent that they will cause him to abandon his African trip and its resulting dollar-a-word cannot be conjectured at this time. Also, the Legislature of the State of New York will have something to say about it. There are many other handy New York men besides the President who have designs on that Platt seat. And T. Roosevelt in the Senate would be an entirely different proposition from T. Roosevelt in the White House, as he would soon learn. Nor does the doctrine, "The king is dead; long live the king," lack application. Mr. Roosevelt has but a few months more as President. Perhaps he could not control New York State politics. In any event, when he does go into the Senate—if he ever does—he will necessarily be opposed to the present ruling class, unless he abandons all his tenets and principles, which he is not likely to do.

This will be the situation in the Senate after March fourth, next. The old leadership is tottering. It has been sadly weakened by death and retirement. The old men are passing rapidly. Gruesome as it may appear to refer to such a subject, there is no doubt that, in the course of Nature, many of the older men now in the Senate will not be there when the coming four years of Taft are ended. Then, too, many of the older men, who have been long on the firing-line, are getting tired. Their vitalities are exhausted. They do not respond to the summons as they did ten years ago. And, leaving all that aside, giving the older men all the honor and respect and veneration due them, granting and hoping they will all continue in public life for many years to come, there is no doubt that the time is ripe for a régime of younger men, of more progressive men, of men from the West, who are nearer to the people.

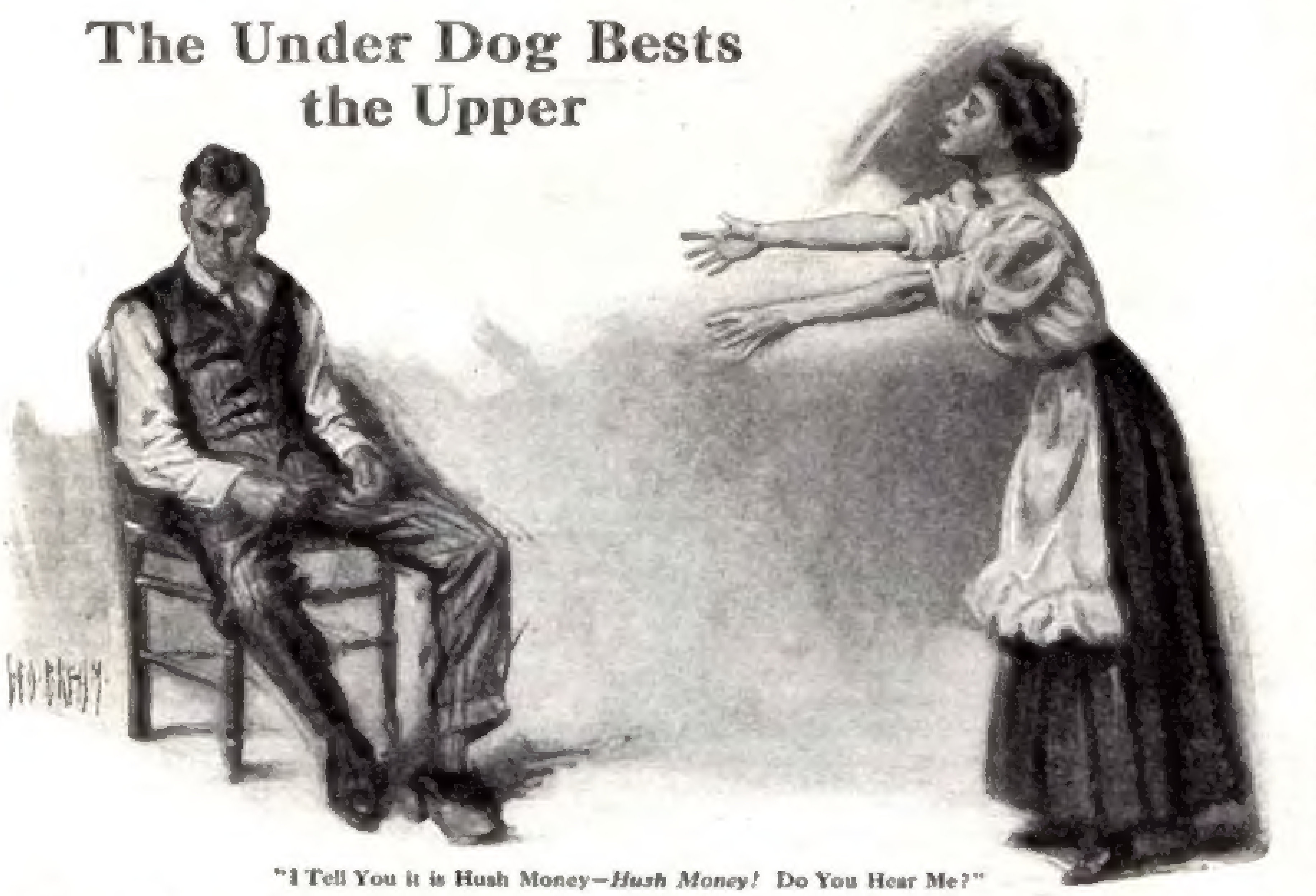
The opportunity is there. A compact fighting force can be organized if the younger Senators will enlist for their common good and forget the personal equation, which is hard, but not impossible. The West can gain the leadership of the United States Senate in the next four years if the Senators from the West, the Republican Senators, will fight together. This may be worth much, or it may be worth little. It all depends on how the Western Republican Senators view it themselves. There is no doubt how the bulk of the people in the country will view it.

It will take hard fighting, and much of it. For many years Senators who have no adequate conception of the possibilities or the needs of the West have been legislating for the West, or controlling legislation for the West, to put it in another way, without adequate conception of what the West really is; legislating for the West from a New England viewpoint. Everything is now propitious for some legislation for the West directed by Western men.

All that is needed is continuity and concentration, coöperation and courage.

THE TIDEWATER 4'S

The Under Dog Bests the Upper



"I Tell You it is Hush Money—*Hush Money!* Do You Hear Me?"

By MAXIMILIAN FOSTER

ILLUSTRATED BY GEO. BREHM

EVERY afternoon, promptly at three o'clock, a little stir among the clerks announced briefly that the bank was closed for the day. Mr. Pringle, the receiving teller, whose window was the first in line from the door, invariably gave the signal. "What! three o'clock already?" Instantly he whistled, as if dismayed—a new alertness awoke in his already busy manner. Mr. Pringle kept up a constant race against time, a race in which he seemed always to be distanced. Leaning forward to count the customers in line, he snatched at the passbooks; and, after that, banknotes, drafts, checks and deposit slips flew around in his cage like dried leaves behind a park railing when the wind blows.

Richter, the paying teller, announced the hour in another way. He was a morose, middle-aged man, who paid out the bank's money as if he begrudged every cent of it. Reaching under his counter with a sour grin, he hauled out the broken pasteboard back of an old ledger, which he set up beside the window—ready to slide it over the opening the moment the line in front melted away. The clerks within earshot laughed sometimes to hear him grunt. A few got down from their stools and stretched themselves momentarily; others glanced at the clock, scowled, and again set their pencils racing up and down the banked figures of their ledgers. Further along, a quartette of automatic adding machines clacked and clanked to the drone of low voices murmuring rapidly, all in terms of dollars and cents. "Boston—twelve, two eighty-four, twenty-eight." "New Haven—twelve hundred flat." "Chi.—seventeen, nine eighty-three, twenty-two."

At three o'clock the voices grew swifter, more unintelligible amid the louder clatter of the machines. Up and down the fat columns of the ledgers pencils raced still more swiftly. Pringle and Richter, in their cages, crouched over stacks of banknotes, drafts and checks; and far in the rear of the bank there arose during a moment's lull the rasping chatter of a stock ticker, feeding out the day's closing quotations in the Street.

Harney, the bank's loan clerk, hung over the instrument, absorbed in the flowing tape. Here, in a moment, he'd catch the close of a wild day among days on the Exchange. But the close hardly meant for him an end to the labors of the day. Three o'clock, as he saw it, merely signaled a point midway in what he had come to look upon as a double day's stint—a toil as incessant as the travail of a Sisyphus. There were days when he had gone home at five o'clock—they seemed to be like holidays. Ordinarily, he escaped at six; not infrequently at seven. On unusually active days he had stayed till nine and ten. Once—it was during the Northern Pacific times—the Nipper panic—he had not gone home for two consecutive nights, and had eaten when he could, paying to have his meals brought to him. They had cost him eight dollars and forty cents, and the bank had cut it down to four dollars and fifty cents—seventy-five cents a meal. "Mr. Gaines!" said Heyburn, the cashier, when Harney had gone to complain. So the loan clerk went to him. "We're not supporting the Savarin," said Mr. Gaines, the president. Gaines prided himself on his management, and kept a weather eye open for the details—small details like this.

Harney hated the bank. He had hated it and Gaines from that day, an instinctive distrust of the man hardening into rancor—all concealed, however, from Gaines, who assumed to adopt the fatherly manner in his relations with the bank's employed. But Gaines, who had rooked him like that, could not repair matters with a patronizing smile, or an equally complacent "Well, my boy," or a "My son" or so, whenever the mood struck him. Harney hated the bank, because he hated the way Gaines had treated him. For twelve years now he had slaved in its employ, his eyes weakened in adding up its figures, running down its balances, checking off its loan lists, his health sapped by long hours of close confinement, his energies devitalized by grinding fealty in its behalf—the almost servile drudgery it demanded of its underpaid, unimportant workers. He could look along the line of figures crouched over the counters, and each one seemed to cry out but the one thing—drudgery!

Yes, it seemed so to him. There were pink-cheeked boys, new to the bank, new to their work, too—hopeful and innocently ambitious. Then there were others, not so pink, whose shoulders had begun to sag. The drudgery, Harney figured out, had its visible stages—they were in the second stage. Beyond—rising in the scale—were the full-fledged converts—sallow-faced men, men that stooped; and when they moved, moved listlessly. Hidebound drudges, he thought them—men like himself. A small, clattering burst of sound drew his eyes to the ticker; and as he turned he saw out of the corner of an eye Gaines moving to and fro in the foreground. He had been doing that all day—restlessly, as if on the lookout.

But Gaines was florid, well-fed, inclined almost to portliness. He had a heavy dewlap under his chin, and above the snowy front of white waistcoat, white scarf and loose white collar his face shone at times as red as the wattles of a turkey gobbler. But what Harney disliked the most about him was his spats. There was no way he could have put it into words, yet he hated Gaines' spats wholesomely and with a vital heat. They were of white duck in summertime, tan in the winter, and always spotlessly spick and span. Every afternoon a large French motor-car took Gaines from the bank; and the last Harney saw of him, as he looked up from the loan window, was the spats twinkling away into the distance, white or tan, spotless always, and always self-sufficient. . *Clack!—clack! clack!—clack!* rapped the ticker. Harney stooped over the tape, his shoulders sagging, so that one looked to see him raise a hand to his lips and cough softly, lightly, in the deprecatory way of one who has learned to reduce coughing to the least possible exertion.

"Prices at the close . . . "

The loan clerk dragged out the tape with a sound like that of ripping cloth. There would be no close for him until hours afterward; for on a wild day like this in the Street he could not leave until he had checked over every loan on the list—until he had made sure that the closing prices were well above the amount loaned on each item of the bank's collateral security. Furthermore, he must figure interest on each and every call loan; and when he thought of that ——

"There he goes—in his spotless spats!" grunted Harney, looking up instinctively.

But instead of climbing into the limousine, Gaines went to the steps and waved it away. Then he returned to his office and closed the door. Through the blue haze of cigar smoke Harney saw, dimly, another figure he knew—Lombard, the broker, a close friend of the fatherly gentleman in spats—Gaines' "connection" in the Street.

Harney snatched at the loan sheet, still possessed of his senseless spleen. He had asked Gaines for help that day—asked him again for an assistant; and Gaines had peered at him over the tortoise-shell rims of his eyeglasses with a fishy stare. "Look here, now," Gaines had said, "don't come to me with that again. The man before you got along without—ah!—assistance."

A handy retort had trembled on Harney's lips. He would have liked to say that the man before him had, indeed, done it alone, and that he had gone consequently to Colorado Springs. Nor did he say that when the man had come back to work he had gone, a little later, to Greenwood Cemetery. It was the case, but he realized what might happen if he said it.

"Oh, I'm just a dog—that's it!" muttered Harney now, as he stooped over the tape. "This bank's got me!"

Before him, as the paper ribbon slid through his fingers, arose the visual image of a young woman in an uptown flat. He had given his hostages to fortune, and he realized it—for Harney was married. Otherwise he might have rapped out the retort, so handy on his tongue.

The ticker had grown busy now. "Damn him!" muttered Harney, under his breath. For Gaines, furthermore, had added insult to injury. "I've noticed, Mr. Harney, that of late you have been—ah!—somewhat tardy. Nine o'clock is the hour, as you know."

Harney had answered him doggedly, realizing that no other loan clerk in a downtown bank was likely to be talked to in that way. "I was here until half-past eight last night," he said.

Mr. Gaines raised his eyebrows. "You must conduct yourself—ah!—as do the other employees. There can be no exception. And, perhaps, if you arrive on time you may finish your duties—ah—accordingly."

Harney went back at him. "But I was kept so late I couldn't do something—well, I had something of my own to do."

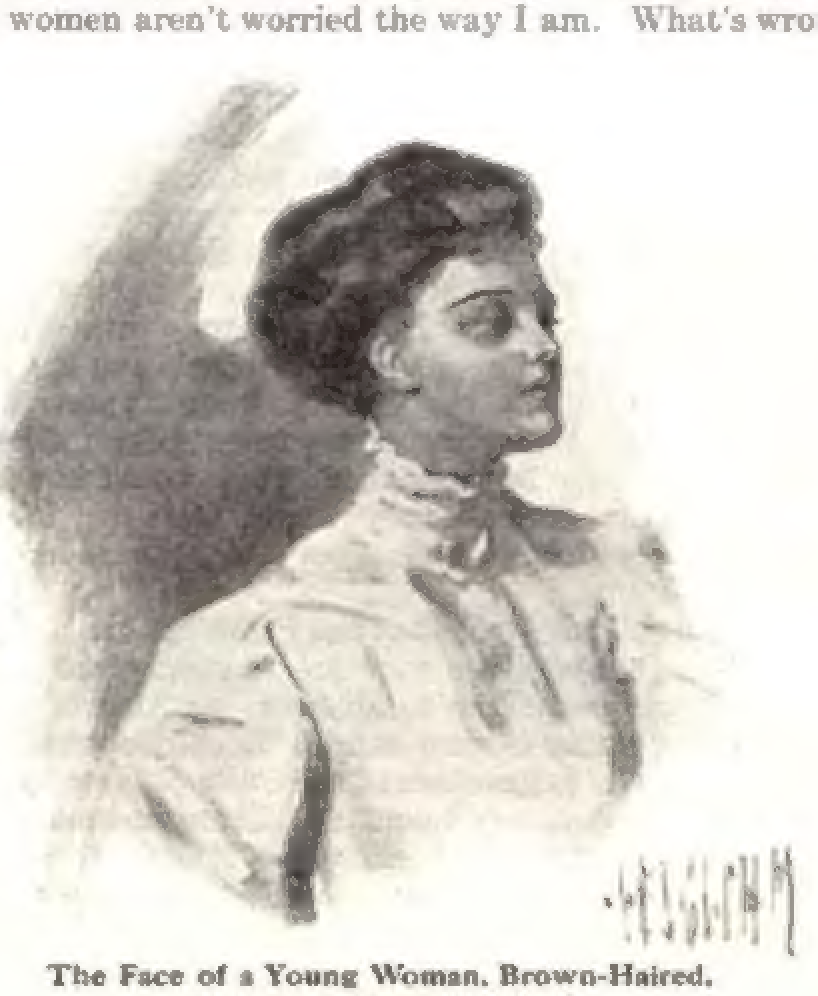
Again the president lifted his brows. "The bank must be first, sir—remember that. Always! That is all."

Thereupon he had gravely handed to Harney the day's usual memorandum for the loan department—a statement of what the bank would accept from its customers in substitution for collateral they wished to draw out to deliver. Harney had gone back to his desk, a scowl on his face. Yes, he was a dog; the bank had him under its thumb. It was not a large bank—as downtown banks go—but it was the only one of its size that would not allow its loan clerk a helper. "Oh, I'm a dog!" he growled; and out of the memorandum sheet the face arose, hazily again—the face of a young woman, brown-haired, blue-eyed, pink-cheeked—a fresh, comely face, frowning with just a hint of dissatisfaction.

"Yes—even she's seen it! The under dog! *She* knows, too, they've got me beaten."

All that day it had come up before him—this thought of his wife. He'd tried for a long while to overlook the little pucker of her brows, but he could not overlook the words that went with it. He'd been delayed that morning because she had sent him to stand off a pressing household bill.

"I don't wish to hurt you, Walter—but, you know, other women aren't worried the way I am. What's wrong with you? There are the Willises—Tom Willis started when you did. And there are the Gays and Fred Sloane's family. I'm sure they don't need to worry about butchers' bills. Why, they're riding around in motor-cars."



The Face of a Young Woman, Brown-Haired, Blue-Eyed, Pink-Cheeked

It was not the first time she had asked innocently why he couldn't get ahead. It was even harder to bear when he recalled how she had struggled, shoulder to shoulder with him, to keep up the battle. For years she hadn't complained, but now the fight was beginning to tell on her. But, instead of answering, Harney had only clenched his teeth together. He remembered how, once before, he had let out a sharp retort: "Willis!—that fellow? And Gay and Sloane! Those grafters?" There had been an inflection in his voice, as if he asked whether she wished to see him adopt their methods. He knew their policy: "Get money—honestly, if you can. But get it!"

"Walter, I don't see why you can't succeed if they do. I've heard you call them grafters, but ——" There she had laughed lightly: "Well, why don't you learn, then, how to graft?"

He had laughed, too, in spite of himself; for she was such a child in business matters. Yet, though still a child, he knew solidly that she thought him a little incapable—that his place in life only counted failure, if measured by the standard of these friends of hers who rode around in motor-cars. For two years he had been trying to get a raise in salary—a paltry fifteen or twenty dollars a month. Fifteen or twenty dollars! Another swift image flew into his mind—the picture of Gaines on the verge of apoplexy when he'd spoken of it.

He looked up to see the president bearing down on him. Gaines seemed to have his eye on Harney as he came down the corridor; but he withdrew it suddenly when Harney raised his head. The white spats twinkled hurriedly over the marble flooring, turned to the right and sped down the flight of steps leading to the safety-deposit vaults below. In Gaines' hand was a fat bundle of securities fastened together with broad rubber bands.

"More work!" thought Harney, idly looking back at the ticker. *Clack!—clack! clack—clack!* rapped the machine; and, fastening his eyes on the tape, he spelled out the sequence of cabalistic signs that jerked itself into view.

"TWM 1st 4's . . . . 89¾."

Dully, in the habit of a mind driven to its hidebound routine, Harney forced himself to the task before him. Gertie, for the moment, was forgotten—Gertie and her perhaps not unreasonable questions; for Tidewater first mortgage 4's were Lombard's specialty; and for two weeks now the broker had been feeding them to the bank as collateral for his loans. But Harney saw no need to worry himself; they were time loans—not loans on call; and the bonds had closed only a half off from the opening. Scanning the tape again, he set down the quotation on his sheet and swung back to the ticker.

"TWM col. 4's . . . . 45½."

Harney grinned. Tidewater first mortgage 4's had held up well enough, but their weak-kneed sister security, the *collateral* 4's, showed the result of a hard day's grueling in the market. They were off three and an eighth from the opening, and still showed no tendency to harden. But the bank had shied off from the collateral 4's days ago; and Gaines' morning memorandum bore the significant order: "Accept no TWM collateral 4's for substitution." In other words, customers wishing to replace one batch of securities with another could not substitute the collateral 4's, which were virtually little better than notes at hand.

"Say," said a voice at Harney's elbow, "how's the market?"

It was Richter, the paying teller; he had locked his cage and come back to the water cooler for a drink. Harney, his eyes on the tape, grunted the answer.

"Hummh!" drawled Richter morosely, and added a bit of gossip: "The old man's balance got a swat in the eye again to-day."

News like this travels fast from counter to counter in a bank; for no one yet has found a way to stop the leak. "You don't say," responded Harney idly, and dragged out another length of tape. It was a habit of his, an old trick of nervousness that more than once had put the ticker out of whack. "I wonder ——" he began, and then looked around. Richter, with a muffled exclamation, had darted away; and over the railing of the safety-deposit steps Harney saw the head and shoulders of Gaines solemnly coming into view.

The stairs seemed to have caused the paternal gentleman not a little loss of breath; he was wheezing in more than usual distress. Harney's glance took in the florid face, the pouches under the small, alert eyes, the almost portly front of the white waistcoat. "Eats too much," he thought, and looked back to his sheet. In Gaines' hand was still the fat bundle of bonds, with a flattened loan envelope slipped in under the two flat rubber bands.

"Lombard and Company—fourteen thousand—four months at six per cent."

The president's voice had cleared itself of wheeziness. He tapped an open hand with the bundle of securities, and then held them face outward, so that Harney could see the writing on the envelope.

"Tidewater Milling First Mortgage 4's."

Harney reached for the packet, but Gaines shook his head.

"That's all right. Just enter them on the loan sheet. I've checked them over, and I'll file them in the vault."

Harney's eye took in the O. K., Gaines' penciled initials "W. G." with a ring around them. It was all right, of course. As the president walked away to the vaults he entered the loan on his sheet, and sticking his pen behind his ear turned back to the ticker.

"Devilish polite of him, I'm sure!" he grumbled to himself. Yesterday, Gaines had done the same thing—checked over another bundle of Tidewater Milling 4's—saved the overworked loan clerk that much labor. Yes—and the week before, too. Twice during the week before.

Harney looked up suddenly, and stared after the white spats twinkling down the corridor. Like the White Rabbit in Alice's Wonderland, the loan clerk thought. But why ——

"Oh, the devil!" Harney said to himself, and hunched his shoulders over the tape again.

"Hey, you there!" a voice called at him from the loan window. It was after hours, but there stood a runner from a brokerage firm. "Say—on that loan 48, thirty-six thousand to Florizel & Co. The old man wants to know if you'll take Tidewater collateral 4's again. We want to lift two odd lots of Annie, fifty Little Steel, all the bum Sweet Alice, a slice of the Soup and Nipper—not much, though—and the balance of the Mop."

Harney stared at him sulkily while he rattled off this jargon—the flash vernacular of the Street, the slang terms for Anaconda, Steel Common, Alice Chalmers, and the three Pacific rails—Southern, Northern and Missouri.

"Hey?" inquired the runner, catching his breath.

Harney waved him away. "Tell your story walking," he observed crisply. "Florizel's got cats and dogs enough on our loan sheet—and this ain't a pound. Gaines won't stand for the collateral 4's."

"Frozen face!" retorted the runner, and went away.

Tidewater collateral 4's. "Hunh!" grunted Harney, and then a thought leaped swiftly into mind. The tape flowed through his fingers unseen; he sat looking up the corridor, and there passed across his line of sight a semi-portly figure in white spats drifting to the doorway and out into the street, where a limousine car had returned to a place beside the curb. For collateral 4's were peculiar—peculiar in the way they had been issued. You had to look closely to find on their fronts the one discriminating word; if you were careless you might not see it at all.

"Eh?" Harney darted from the ticker. He'd had a thought—a wild inspiration. But once suspicion stirs itself inside a bank—once it quickens, no matter how wild the thought may be, there is no downing it until proof has been shown to the contrary. Ticklish affairs—affairs as ticklish as the banking business—are safeguarded by suspicion. It is more dependable than rigid personal honesty.

Harney quickstepped down the corridor, turned and made straight for the inner vaults. There the bank's securities were filed away in large, black tin cases. He dragged out the first bundle of Tidewaters he could find, and spread them on the counter like a hand of cards. Then Harney stared.

"*My soul!*" he said, and looked about him guiltily.

. . . .

Before Gertie had married her loan clerk she had belonged to that army which the circulars of the Women's

Exchange describe complacently as the "self-supporting." One could apply the same term to the young woman in the circus who slides down a wire while holding on with her teeth. For Gertie, in the past days of fancy-work, had hung on, too, with her teeth—hung on to life. Indeed, of the two occupations—hers and the circus woman's—Gertie's had seemed the more perilous; for the woman in the circus, if she let go, would fall into a net, while Gertie—well, there had been a net to catch Gertie, too, if she fell, but not just the same kind of a net. She hated the thought of it—the drudgery, the heartburning pangs of disappointment, the rejected work and the living from hand to mouth. To-day, it was all recalled to her again, flatly and unavoidably. She remembered what she'd said to Walter in that moment of petulant worry. Poor Walter!—poor, dear, dear boy! She recalled how hard he worked, and she recalled, too, how hard she herself had toiled before he had come to take her from it. A small, conscious wave of color swept into her face at the thought of that half-forgotten romance—a romance almost buried under now in the sordid, implacable effort of making both ends meet. A vision of the courtship in their dingy boarding-house swam back into view. They had married quickly, he insisting she must toil no more; and from that day she had never laid her hands to the hated fancy-work. Perhaps she had been wrong. Perhaps she should go back to it. All the afternoon it was still before her.

At five o'clock she arose and walked back to the tiny kitchen. Three weeks before she had sent away the maid-of-all-work—by that hoping still further to economize. However, the dinner would be an easy matter to manage, its *pièce de résistance* to be a stew, made from what was left over in the ice box. She had not dared go near the butcher for fear of a possible rebuff; anyway, the stew was enough. Poor Walter! Just as she stooped to look into the ice box she heard the front door open, and then close with a slam that jarred all the glassware on the shelves.

"Why, Walter!"

He had his hat dragged down over his eyes; at a glance she saw he was nervous and repressed.

"Why, what brings you home so soon?"

He slung off his hat, and began working at a bulky packet in his pocket. It was wrapped in manila paper and securely fastened with flat rubber bands.

"Nothing," he answered shortly. "I just quit."

Quit? A chill of fear shook her. "You quit?" She stepped toward him uncertainly. "Not your place—your place—in the bank?"

Harney stared at her, his eyes blinking. "What?" Then he understood. "Oh, no! What's the matter with you?"

She still watched him nervously, a new thought in her mind—the remembrance of her morning. "He wouldn't give us any more—the butcher—any more credit?"

Harney, who had jerked the bundle from his pocket, looked up.

"Oh, for Heaven's sake, Gertie! No! I fixed it up with the butcher all right."

At the door of the front room he turned and looked back. She was still watching him. "How soon's dinner?" he demanded, his voice a little harsh and thick. She answered she would have it ready at half-past six.

"Well, hurry. I've got to talk to you."

There was something so heavy and portentous in his tone that she was alarmed again. "Walter, what *has* happened? Don't hide it from me. Haven't you really lost your place?"

"My place?—oh, great Scott!" He burst into a cackle of dry and mirthless laughter. "Well, I guess not!" As he disappeared into the front room, still cackling, he called back to her: "Hurry up with the dinner, now."

But her mind was in a tumult. She was possessed fiercely of all a wife's fierce divination of coming trouble. Leaving the dinner to simmer on the stove, she drifted along the hall to the front room, determined to know.

"Walter ——"

He started at the touch of her hand on his shoulder. Spread out before him on the table was an array of folded papers—bonds, as she saw at a glance.

"What is it, Walter?"

He stared up at her over his shoulder, and turned away again to chuckle harshly. "Oh, do you want to know—know now?" he demanded almost truculently.

With a sinking heart, a still fiercer prescience of something wrong, she nodded slowly.

"All right!" he laughed lightly; "you told me to go learn grafting—grafting, do you hear? Well, I've done it."

"Grafting? You mean you have ——"

"Yes—grafting! You didn't know what you were talking about, but I've done it, anyhow. And here it is!"

He waved a hand toward the securities spread out before him.

Grafting! She still had no clear conception of the term; it was still as so much Greek to her. But her husband's voice now, in its inflection, spoke of something she had not dreamed—a hint of troubled waters, perilously close. Grafting?—had he said *stealing* his tone could have carried no greater significance and weight.

"What do you mean, Walter? I don't understand."

"No—I knew you wouldn't." Harney pushed back his chair and turned to her, quivering with a deeply vital passion—the heat of a man who scorns himself in what he is doing. "Well, I'm a grafter now. Your unknowing taunt—and what the bank's done to me—have made me one." With a rough hand he flirted the bonds about. "Do you see that?" he demanded, laying his fingertip on one that lay face upward. "Tidewater Milling Company," she read, and the name meant nothing to her—nor the bonds, either. But he explained.

"Look—Here's a Tidewater Milling first mortgage bond. It's worth, roughly, about nine hundred dollars. But this bond—here, this one ——" He rapped another with his fingertip—"this one with the word collateral down here—*collateral* in place of *first mortgage*. Well, they're worth only half as much as the others."

She was white now, though she still failed to grasp what he meant. Swift and terrible memories of men that had gone wrong in banks swept up before her. Was her own husband a —— "Well?" she gasped.

"Can't you see it? It's Gaines, and I've caught him dead to rights!"

She shook her head slowly, her eyes burning as they fastened themselves on his. He looked at her fiercely, and saw she didn't understand.

"Oh, of course, Gertie! You're just a child in such things." He laughed again, harshly still, but with a little ring of triumph. "Now, pay strict attention to what I say." Again he put his finger on one of the bonds. "Lombard, the broker, a friend of Gaines, has been feeding us these bonds for the last two weeks—all on time loans. I don't know whether he's in cahoots with Gaines or not—it doesn't matter. Well, every time a bunch of these good bonds has come in Gaines has loaned him their full borrowing value. Then Gaines has taken the bonds down into the safety-deposit vaults and gotten busy. He's nipped out a third or a half of them, and put these other bonds, these collateral 4's, in their place. Do you see? Afterward he's taken the first mortgage bonds he's held out, and put them up with brokers as margin for the stocks he's carrying."

It was still too deep for her; she shook her head. "Why has he done it? I can't understand."

"Why?" He rapped out the word angrily, and then subsided. "Oh, you mean, why did he take this way of getting into us? Because all our loans must be passed on by the directors. They've approved the Lombard loans on Tidewater first mortgage 4's. If the directors hadn't been in the way he could have loaned himself what he wanted on any old kind of security—cats and dogs of any sort. Why ——"

She raised her hand. "Never mind telling me any more. I want to know what it means."

He laughed still more triumphantly now, and at that she shivered. "Mean?" he cried. "Why—ten or twenty years in Sing Sing. That's what it means." He pulled a closely-penciled envelope from his pocket and glanced at it. "I worked it out, coming up on the Subway. This is his first whack at stealing—at all events, I can't find any other bonds he's monkeyed with. But he's robbed the bank already of about forty-eight thousand. That won't hurt us, though we're not a big bank. But for Gaines—well, it's Sing Sing if he doesn't listen to me."

She was white and shaking now. When she spoke, her voice came quivering—small and unfamiliar to her in its tone of terrified expectancy.

"Stealing—and you—you —— What are *you* going to do?"

He shook himself with another jarring laugh. "I don't know yet; but I can tell you this: you're not going to worry any more about butchers' bills!"

Then she understood. He was going to *graft!* She knew the meaning now of the thing she had laughed at lightly. He was going to hold what he'd found out as a club to make Gaines, the thief, give him what he wanted. She saw clearly now what grafting meant. Her husband was about to become a grafter—one to profit himself in any way he could, though the way led through channels of blackmail and of theft. In that blazing moment she saw there were deeper affairs in existence than she had dreamed of in her philosophy—deeper, graver matters than the mere struggle to make both ends meet.

"Walter!" She walked around the other side of the table and pointed a tragic finger at the bonds. "Wrap them up!" she cried, her finger wigwagging emphatically. "Get them out of my sight—and yours! Do you hear?" Her face grew more deeply convulsed as she saw him fall back in his chair, his mouth agape. Then, after a moment's amazement, his sullen truculency returned.

"I'll not do it. I see what you mean. You yourself egged me on—to turn my hand to grafting. I'm going to see it through now."

"Yes!—you're going to become a thief!"

He shook his head doggedly. "No—just a grafter!" he muttered savagely. "I'm going to make him give me the raise I've asked for—and some one to help me. He's got to put back those bonds, besides. But I hate to think what I'd do if I was Willis! You'd have a whole flock of motor-cars then."

The dinner on the stove went on simmering. Three hours later an odor of burning food reminded her. She left him long enough to turn out the gas in the range and then went back to him. Toward midnight, after a long interval of silence, she spoke to him in the dark:

"What *are* you going to do? I can't sleep!"

There was a muffled answer. "I wish I knew!"

. . . .

At nine o'clock the bank opened for the day. The porter in his shirt-sleeves put on a gray uniform coat, and going

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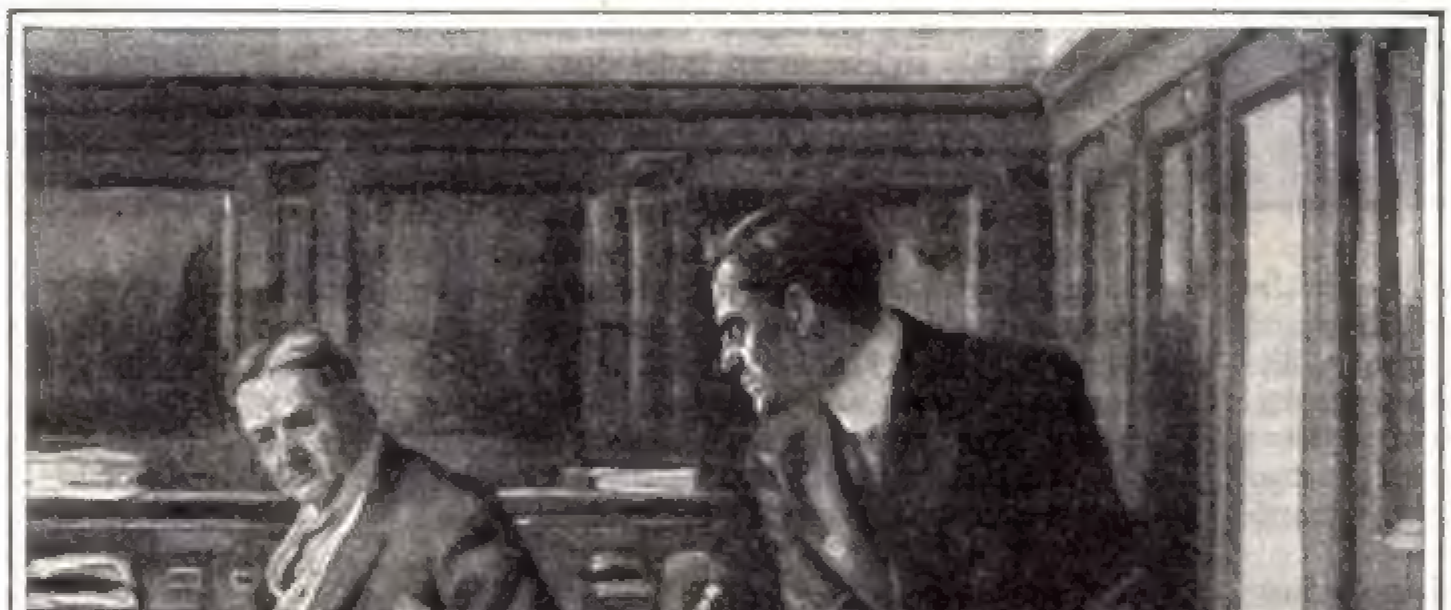
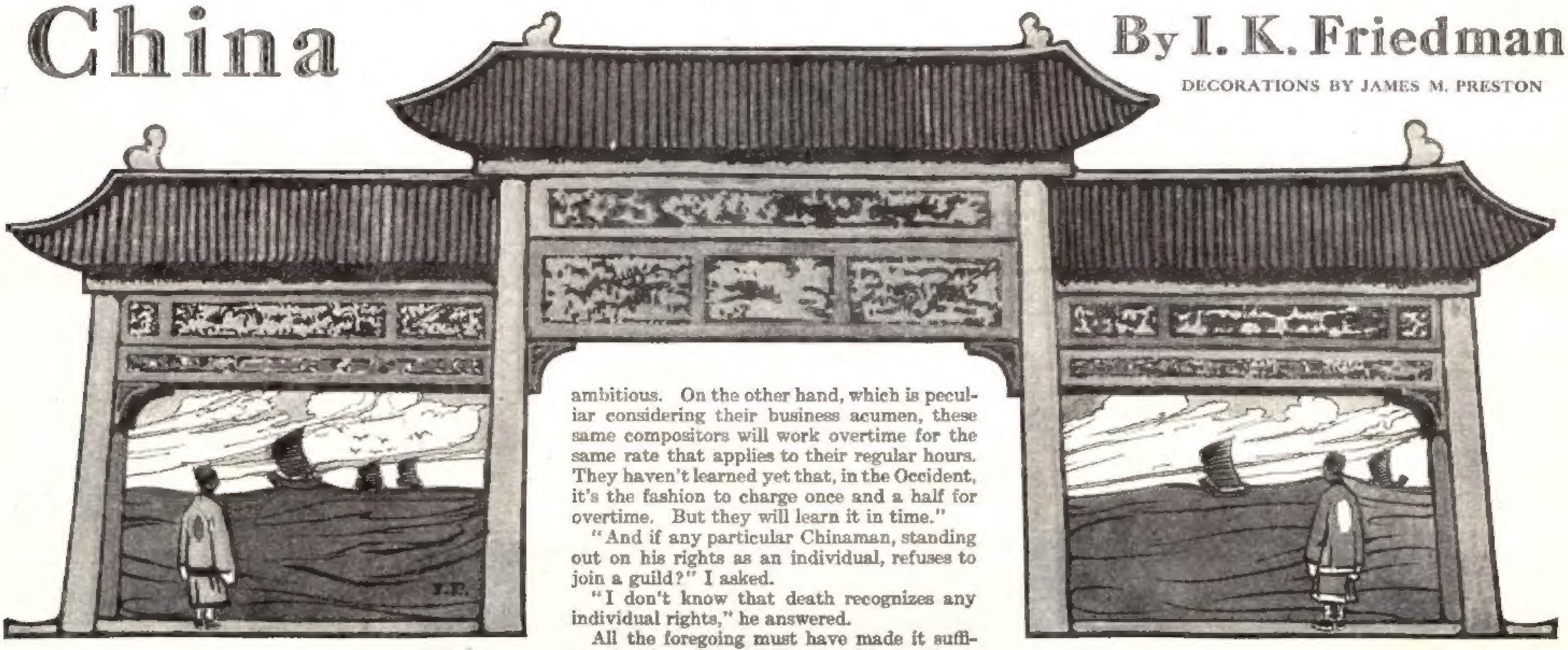


"Furthermore, I Must Inform You That it is—ah—Final. Good-Morning"

The Way They Do Business in China

By I. K. Friedman

DECORATIONS BY JAMES M. PRESTON



THE farther one travels in this little world of ours the more is one forced to the conclusion, which would be startling if it were original, that honesty, like morality, is to a considerable degree a matter of geography. At all events, nearly every nation would seem to have its own peculiar style of being honest or dishonest, just as it chooses its own way of being moral or immoral, according to the way you look at the subject.

Anyway, it appears on analysis that the Chinese, whose reputation for exceeding honesty has escaped narrowly from passing into proverb, have little more or little less of that highly-regarded quality than the rest of us. What they possess is a superior system for enforcing honesty. Or, perhaps, it may be highly systematized rather than highly honest or dishonest Chinese. Whether or not this is probity and integrity, inherent and *per se*, must remain a matter of opinion, but let us first consider the system.

Century in and century out, for the purpose of fostering and increasing their credit, the Chinese have employed the Guild System of mutual insurance. Almost every man in China belongs to one kind of a guild or another, merchants, laborers, clerks or whatnot. All work together, and the business man who refused to join a union of his trade and abide by its dictates wouldn't stay in business long enough to learn what the sensation was like. A far-reaching boycott leveled against his stubborn head by mechanic and tradesman alike would tie him up the way a cowboy's rope entangles an objectionable bronco.

The Supremacy of the Guild

EVEN the common coolie who peddles vegetables or cut-flowers at your back door is controlled in all his petty business dealings quite as much by the guild to which he belongs as is the greatest merchant of whom he stands in awe. And the foreign manufacturer in China may bless his stars that he is in a land where there are no tyrannical labor unions; but his gratitude to the stellar guardians of his destiny won't last very many minutes after the guild has made him suspect its existence by serving notice that wages have increased by fiat, or that all his coolies will leave him in the lurch unless the one ignominiously discharged be honorably reinstated. "For a time," said the editor of one of the foremost English newspapers in Hongkong to me, "I thought I had labor conditions all my own way. But the guilds soon gave me a jolt in the ribs and woke me out of my dream. I posted a notice one morning that the irregularity on the part of my printers had to cease, and that every man who came to his work five minutes late would be docked for a full half-hour. But no sooner was the notice on the wall than my pigtailed compositors crowded round it, deciphered its meaning, and came in a body to tell me that, in China, time wasn't counted that way. Five minutes was five minutes, not thirty. I would have to go back to the old style of telling time, they insisted, or suffer a general walk-out. I thought it all over, and finding out that, if these printers left my shop, there wasn't money enough in all China to induce others to take their places, I agreed with them that my watch was a little too premature and ambitious. On the other hand, which is peculiar considering their business acumen, these same compositors will work overtime for the same rate that applies to their regular hours. They haven't learned yet that, in the Occident, it's the fashion to charge once and a half for overtime. But they will learn it in time."

"And if any particular Chinaman, standing out on his rights as an individual, refuses to join a guild?" I asked.

"I don't know that death recognizes any individual rights," he answered.

All the foregoing must have made it sufficiently clear that there are guilds in China and that the guilds, like the atmosphere, are everywhere. But what has this to do with the finer questions of honesty and shades of honor? will be asked. Just this: the association or guild, taken as a unit, goes bond for the integrity of each of its adherents, and binds itself to make good any loss that may have been incurred by his defalcation, incompetence or knavery.

How One Loses His Face in China

AND the guild itself is perfectly safe, in the long run, in taking this method of booming business, being in turn guaranteed against loss by the families of its members. For in China the family and not the individual is the social unit, and every member of it, whether distantly or closely allied, is answerable for the conduct and good behavior of every other member. A Chinaman is uncovered in the community as a thief and a scoundrel, and all his relatives, back and forth to the sixteenth cousins, uncles and aunts, suffer the most horrible torture that refined Chinese cruelty knows how to inflict—namely and to wit, the loss of face. He forfeits thus, at one fell swoop, social standing, position and the respect and consideration of his fellows. A "boy" in the hotel steals the purse of a guest, and what happens? He loses face and brings the same disgrace on Coolie Number One, who has hired him, and who is responsible to the manager for the actions of every other servant in the hostelry. To gain the face which he has lost the peculator may hang himself or cut his throat, suicide from that source being anything but uncommon in China. A student fails in his examinations, and what is his dire punishment? He loses face in his native haunts and, quailing under the thought of the humiliation that awaits him at home, he does away with himself. A mandarin is dismissed from office, a foreign minister is recalled, and off go their faces, which is quite as bad as if off went their heads. A war is lost and the Emperor hangs his head and moves through his palace as if in quest of the face he has lost. One authority makes the statement that during the Chinese-Japanese War, the Emperor, in consequence of the defeat of his armies and the march of the Mikado's troops on Peking, threatened to commit suicide, saying to his court: "I know what there remains for me to do. There still flourish in my park the branches of the tree on which the last of the Mings hung himself." And, by the way, the last of the Mings took to the tree in question when he learned that Peking was in the hands of the Manchus and that, while he might save his head, there was no possibility of his keeping his face. Coolie, merchant, mandarin, emperor, the very highest and the very lowest, the most humble and the most exalted of China, are all actuated by the peculiar national ideal of keeping face. Nor does the disgrace and consequent loss of countenance consist in the perpetration of any crime or misdemeanor. Far from it! It rests entirely in being found out and having the mask torn off from what it was worn to conceal. Let a Chinaman steal, and let everybody in his village be morally certain that he steals, and he may pass for none the less of a Chinaman on that account. But let him steal and be caught, red-handed, in the act, and it is all up with him. He has lost the dearest and most precious thing life holds for him—his physiognomy.

A more or less supposititious case may show how the loss of face works out practically, and how much a Chinaman's love of his countenance tends to keep him honest. Hop Lung, the highly honorable and much-esteemed merchant, finds that he is up against it and can't pay his debts. Do you suppose, on that account, his numerous creditors count their good, hard-earned money lost? Not much. They know that Hop's children will some day pay them, or pay their grandchildren or their great-grandchildren; anyway, they console themselves with the reflection that the money won't get away from the family. Why? Because, if Hop's remote posterity should be mean enough to repudiate the obligation, they would lose face on earth and discredit Hop's beatific countenance in Heaven. In China the whole family assumes absolute responsibility in financial matters, and a debt is handed down from father to son as a sort of precious heirloom, and the cancellation stamp never goes down on a debt until it is paid. The system preserves many a man's memory that otherwise might disappear like last year's snows; at the same time it serves to keep the nation in debt—and all China is in debt—and to keep it honest. Of course the ninety-sixth male descendant of our merchant Hop Lung, for instance, doesn't relish the fact that he must square the honorable Hop's fan-tan losses, but then he can do the same to the ninety-sixth heir in the direct line that follows him, and so keep even with the game.

The Celestial Credit System

AND, speaking of debt, here is a good place to mention another idiosyncrasy of the Chinaman's way of doing business. The native merchant of the Middle Kingdom has only three pay-days for the fiscal year, none of which falls on the same date for all the provinces, save that of New Year's, when the peremptory call for settlement is issued. Then all the A's in China scamper about like mad to collect from all the B's, in order that they may pay all the C's, who owe all the D's, who push all the E's, who scamper after all the F's, and so down a list complicated as any puzzle that Chinese wits ever evolved.

Moreover, it is the rule to permit customers up-country, to skip the first pay-day and settle on the second. And here is the odd way in which the scheme works out: If the goods have been delivered twenty-four hours before any one of the three dates fixed for collection, the shipper has only to whistle for his money for four months plus one day. But, on the other hand, if he delivered his stuff twenty-four hours after any one of these triennial events, he will have to possess his soul in patience and entertain himself with his own music for eight months less one day.

Obviously, a system that extends such long credits is not particularly good for business, since it discourages the idea of rapidly increasing your profits by rapidly increasing your sales; and it must put a damper on the amount of merchandise that passes through commercial channels. However, in actual practice the bad tendency is somewhat corrected by giving the dealer the option of paying, in full or in part as he pleases, before the date fixed. If he is able to take advantage of the privilege he is accredited with interest at the rate of one and one-fifth per cent. per Chinese month on the amount paid in as long as his account is kept open. The Piece-Goods Guild seems to have been responsible for the introduction of this invention, although it is now followed by all other guilds, regardless of the lines in which they happen to deal.

Cash transactions of a size large enough to be worthy of the name, save in retail stores, are almost a rarity to the Chinese merchant. If the jobber or middleman travels up-country with a load of goods and is lucky enough to sell them, he will receive in exchange another load of local produce or manufactures plus a balance of cash in hand. When the same merchant travels down-country he will sell the stuff that has been given him in payment up-country, and so work both ends of the journey. But if this Chinese knight of the road makes it a point to stick to one single line, and to restrict his field of operations only to carrying goods into the interior, refusing to come back toward the coast laden with other goods in kind, then he will be compensated by hard cash of the realm or by a letter of credit. If his money comes in the shape of taels of silver, equal to a Chinese ounce, he may have an added chance to extract profit, for the simple reason that the weight of the tael differs in different provinces, and the wide-awake man knows how to get more from Paul than was paid to him by Peter. His letter of credit, if payment has come in that guise, need cause him no anxiety, for it has been drawn on a responsible native bank or on native merchants whose names for uprightness and fair dealing carry all the authority of a long-established trade-mark. Indeed, foreign travelers and merchants have gone forth into the wilderness of China armed with no other means of satisfying their needs than these same letters of credit, and never found cause to regret it.

Why Chinese Bankers are Honest

THE reputation of Chinese bankers and bank clerks for honesty is world-wide. Is it merited? The word system is again and at once given as an answer and an explanation. The Chinese bank clerks belong to a guild, the guild is responsible for their conduct, and their families in turn are responsible to the guild. Nothing could give a deeper insight into Chinese banking methods than a casual consideration of the bankers of the province of Shansi, who have followed that profession for generations, and who have managed to establish a fairly good monopoly over the banking of the big centres of China. One long associated with the Imperial Maritime Customs, and in a position to know absolutely, says of them:

"A peculiar feature in the constitution of these banks is the extraordinary manner in which employees are treated. The bankers themselves, being Shansi men, employ only natives of that province, and when possible select men out of their own villages. When a man is appointed to a post at one of the branch offices his family is taken charge of by the bank and held as security for fidelity and good behavior. At his post the employee may send no letter to his family, except an open one through his master. He receives no pay or salary of any kind while away, officials are entertained, clothing is purchased as required, and sundry expenses are incurred, and every item is met with the bank's money, the strictest account being kept of all expenditures on behalf of the individual. A man holds his employment for three years and then returns to his employer's house, taking with him the account of the money expended during his term; he is duly searched and the clothing he has purchased undergoes examination. Should it happen, after examination, that the accounts are satisfactory and the affairs of the bank have been prosperous during the man's tenure of office, he is handsomely rewarded, and he is allowed to join his family, who are immediately released. If, on the other hand, business has not prospered under the man's management and he has presented an unsatisfactory account, clothing and everything is retained and the family is held in bondage until a suitable fine is paid, or the man himself may be imprisoned."

Considering the evidence, therefore, it may not be too unfair to say that the Chinese bank clerk is honest for the same reason that the prisoner in jail doesn't steal: he is too closely watched to take the chance, and the chance itself is fraught with too great danger to make it worth the while

We are told, too, that the Chinaman's word is as good as his bond, but a frank and free discussion with those on the ground who know, and do not guess, elicits the fact that the proposition needs reservation. The reservation consists in the bond. Chinaman number one is not apt to take, in a business transaction, the mere word of Chinaman number two, if unbacked by a bond. Before the advent of the foreigner it was almost the universal custom in China to demand bargain or earnest money as payment in part and evidence of good faith; but the increased trade attendant on the opening of commerce brought along in its train increased competition, and the merchants let their bargain money go by the board in their eagerness to outdo the other fellow and get their share of the amount of silver in circulation. In one way this looks like faith in mankind, which has its basis in honesty and honor; in another way it looks like enterprise.

The Man Who Knows Everything

AGAIN, the foreigner—Frenchman, German, American, Italian, whatnot—who has any considerable Chinese custom, will rest content with the written word of his Celestial patrons. But why? The word comprador, heard so rarely in the West but which is on everybody's lips in the Far East, gives the answer. A comprador is the Chinese business agent or go-between for the "tipan" or head of the foreign house by whom he is employed. In China the comprador is an invaluable and indispensable institution. Like the encyclopædia, he knows everything. He speaks all dialects; he is 'way up in all the complicated convolutions of Chinese politics and finance. He is intimate with all other compradors, and he is well acquainted with all the merchants along the coast or in the interior to whom his firm is likely to sell. He possesses the knowledge of what they are worth and how large a credit ought to be extended them. In short, he is an abridged and walking edition of Dun and Bradstreet's. But more than all else the comprador is heavily bonded to his firm, and his bonds are of no questionable value, for, often as not, he is as richly blessed with this world's goods as the man who pays him.

If the comprador brings a Chinese customer into the counting-room of his "hong," or business house, by that very token he stands sponsor for all goods sold, and the result is that the obliging and confiding merchant will rest satisfied with the prospective patron's spoken word, and blandly forget to ask for security or bond. Not so the comprador; he has a lien safely stowed away on his person, or else he has learned through past experience, or from some other comprador, that he may dispense with what he is just as well off without. Moreover, the "tipan" has another powerful, though invisible, hold on his comprador, and one which may help to make his head rest easier than if it were crowned: if he goes broke, the comprador loses face. The dire punishment involved in the separation of a man and his countenance has already been explained, but in the instance of the comprador it is so utterly unbearable that he has been known to come to the rescue of the impending bankruptcy of his lord and master with his purse and his entire fortune.

The story is told of a certain faithful comprador who, on hearing the sad tidings that his "hong" had gone to pieces against the rocks of adversity, sought out his English employer and said to him, with tears in his eyes: "I will do anything to help you get on your feet again, anything. I will even continue to work for you at one-third of what I am now getting in salary and commissions."

"So be it," returned the Englishman, more appreciative than eloquent.

A year went by, and the firm's tussle for existence being harder than the gentle comprador had anticipated, he went to his master a second time and said to him: "I see things are not turning out as they promised. Cut my commissions and salary down one-half and I will work on as before."

"Very well," said the employer, looking, if not speaking, his gratitude.

A third year, unfavored by the gods of commerce, rolled by, and once more the good comprador entered the presence of the Englishman and said: "Cut down my pay by three-fourths, and if that doesn't do ——"

"You get out of here," interrupted the irascible Briton with a roar. "I've had enough of you! No wonder I went broke if you can work for me on three-fourths of your present income and still flourish. I thought there was a leak somewhere!"

And the comprador retreated sadly, muttering: "Such is Occidental gratitude!"

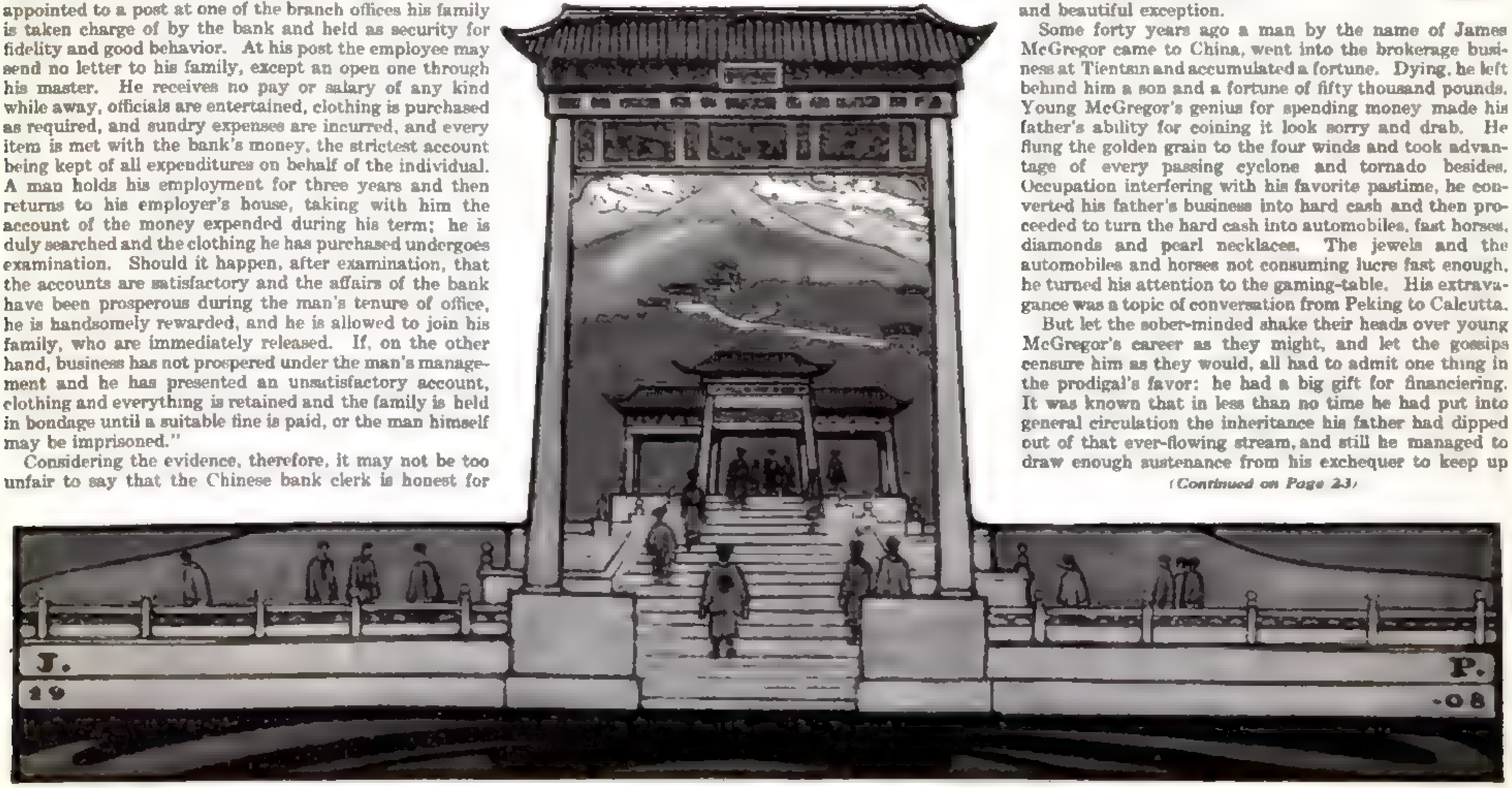
Faithful Kwong and the Prodigal

ONE can scarcely blame the worthy comprador for being distressed over benefits forgot, since the Chinese themselves are so often stigmatized by the Occidental as a race which is as strange to the sentiment of gratitude as to the use of soap. Most of us don't know it, and are the more blissful on account of our ignorance, but the truth is that the Chinese look down on the white man from the dizzy heights of their Celestial superiority with utter contempt. We are barbarians in their eyes and why, therefore, worthy of gratitude? Should the civilized pay homage to the savage? Seen through Chinese eyes we are stupid, inferior, "easy," and put on earth for the purpose of "being worked." If Chinese employees serve their foreign masters loyally and faithfully, long residents in the Far East will tell you it is rather because they have learned that loyalty and faithfulness, like honesty, pay! Other strong reasons, already explained in full, assist the sentiment, but respect and love are not found among them with any alarming frequency. I wish to record a brilliant and beautiful exception.

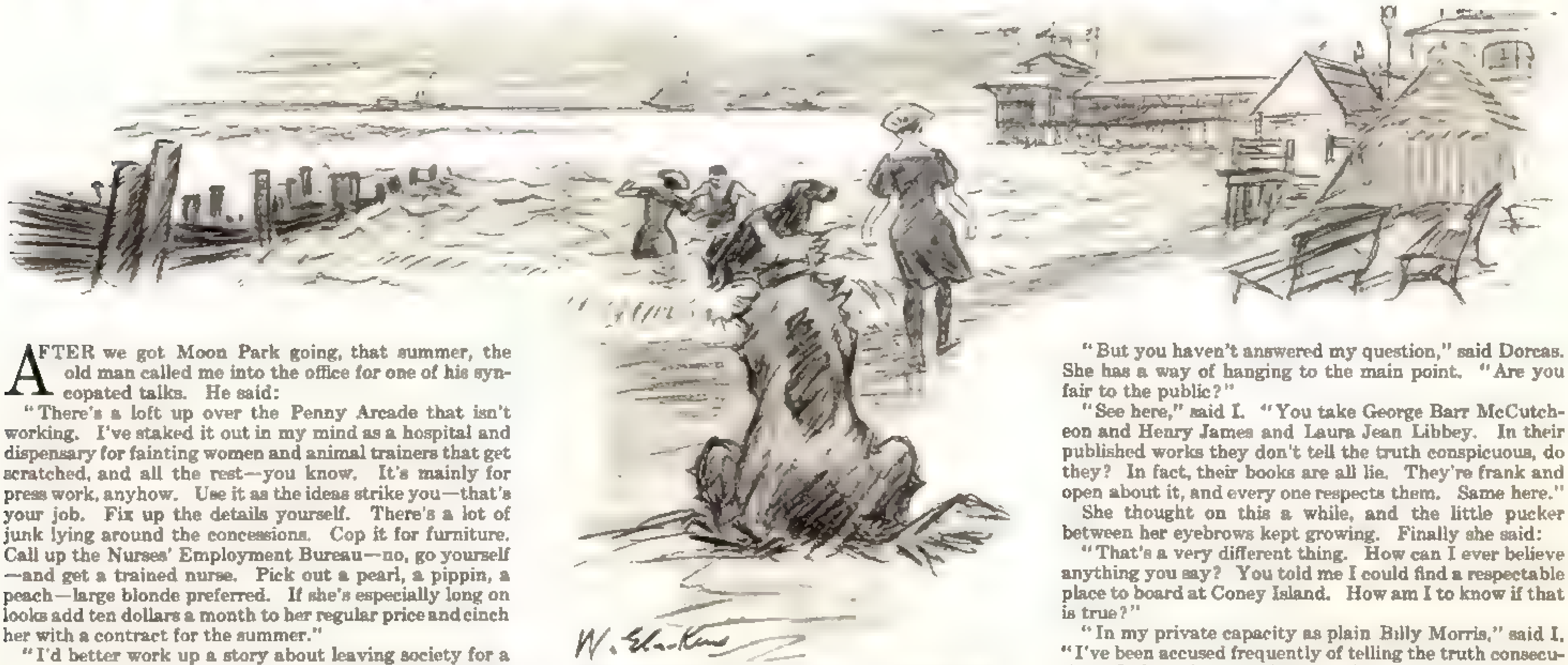
Some forty years ago a man by the name of James McGregor came to China, went into the brokerage business at Tientsin and accumulated a fortune. Dying, he left behind him a son and a fortune of fifty thousand pounds. Young McGregor's genius for spending money made his father's ability for coining it look sorry and drab. He flung the golden grain to the four winds and took advantage of every passing cyclone and tornado besides. Occupation interfering with his favorite pastime, he converted his father's business into hard cash and then proceeded to turn the hard cash into automobiles, fast horses, diamonds and pearl necklaces. The jewels and the automobiles and horses not consuming lucre fast enough, he turned his attention to the gaming-table. His extravagance was a topic of conversation from Peking to Calcutta.

But let the sober-minded shake their heads over young McGregor's career as they might, and let the gossips censure him as they would, all had to admit one thing in the prodigal's favor: he had a big gift for financiering. It was known that in less than no time he had put into general circulation the inheritance his father had dipped out of that ever-flowing stream, and still he managed to draw enough sustenance from his exchequer to keep up

(Continued on Page 23)



THE BEDIZENED TRUTH



Every Morning We Went Down to the Beach With Bumbo and had a Dip

By WILL IRWIN

ILLUSTRATED BY W. J. GLACKENS

AFTER we got Moon Park going, that summer, the old man called me into the office for one of his syncopated talks. He said:

"There's a loft up over the Penny Arcade that isn't working. I've staked it out in my mind as a hospital and dispensary for fainting women and animal trainers that get scratched, and all the rest—you know. It's mainly for press work, anyhow. Use it as the ideas strike you—that's your job. Fix up the details yourself. There's a lot of junk lying around the concessions. Cop it for furniture. Call up the Nurses' Employment Bureau—no, go yourself—and get a trained nurse. Pick out a pearl, a pippin, a peach—large blonde preferred. If she's especially long on looks add ten dollars a month to her regular price and cinch her with a contract for the summer."

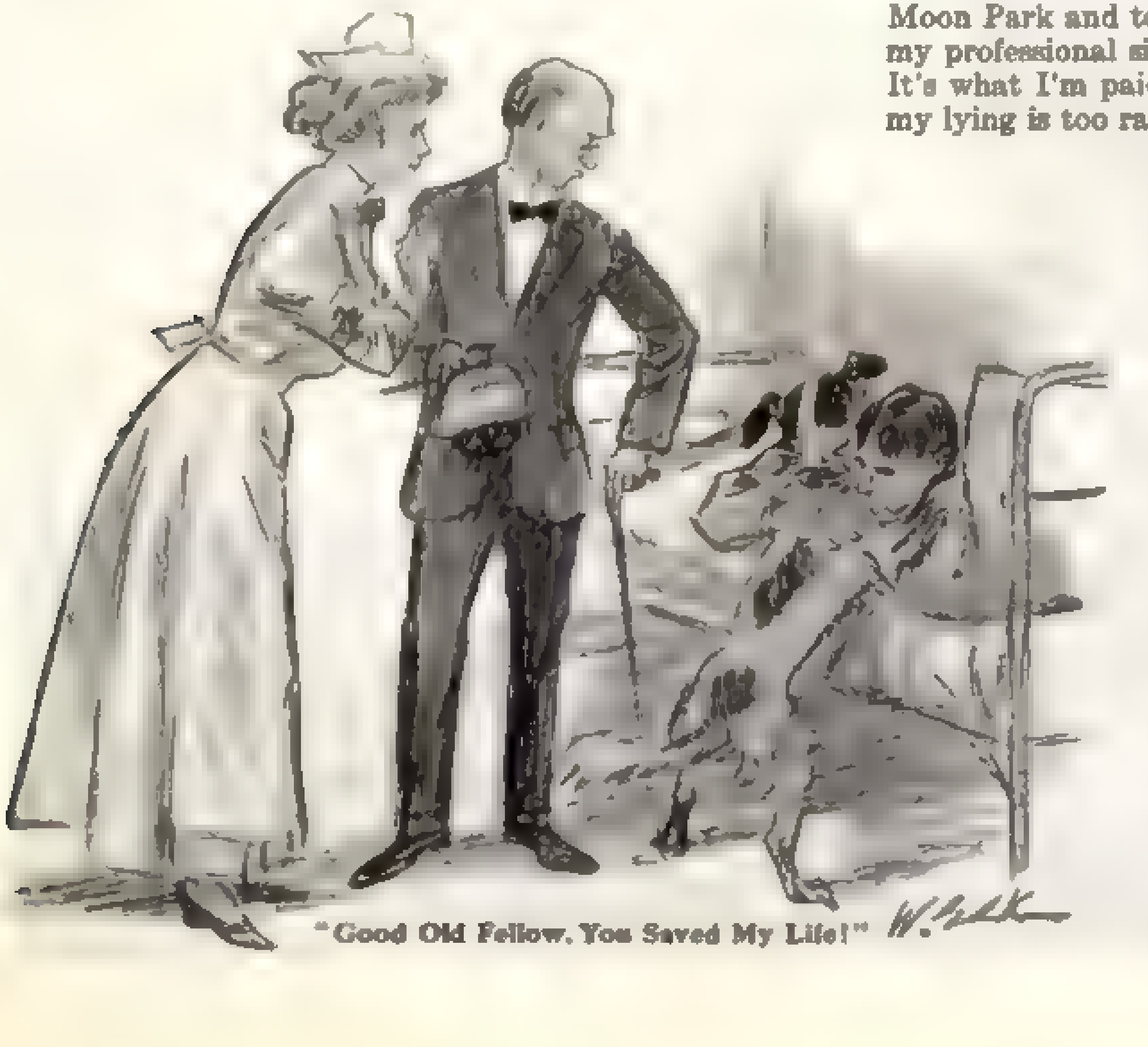
"I'd better work up a story about leaving society for a career, or records in college athletics, I suppose?" said I.

"All right. Anything that suggests itself, but she's got to be a beaut," said the old man. Then he put another slant on his cigar, and went on composing a tank drama with his head, designing a back drop for the Dales of Persia with his hands, beating time for his new Coney Island March with his feet, and jacking up the chief of the Park Fire Department with his mouth.

At the agency I lined up the nurses like Frank Daniels lines up a chorus. I hadn't any trouble making a choice. A blind deaf-mute would have picked Dorcas Freeman just from the atmosphere she radiated. She had eyes like a snow leopard's and hair like pulled molasses candy, and a mouth—oh, well, I get foolish whenever I pipe this strain.

When I mentioned Coney Island she shied a little. She said she'd go wherever humanity called to relieve suffering, but when it came to taking a steady job for four months she must know whether the place was respectable, and whether she could find a proper boarding-house. I persuaded her that the old man's sole object and desire was to make a Sunday-school look like the Streets of Cairo beside the new Coney Island. I pointed out that we had a Catholic church just over the fence and Protestant religious services every Sunday morning in Dwarf City. By the time I'd hypnotized her name on to a season contract I'd also decided to carry her baggage and to escort her to Coney in person. Even at that early stage of the game it would have taken a blast of dynamite to bust me loose from the side of Dorcas Freeman.

We were on our way and had introduced our families and our past histories into the conversation before I came down to business and led up to the story. I should have known better as soon as I learned that she was born and brought up at Barnstable, Cape Cod. But I plowed right on, regardless. I began:



"Good Old Fellow, You Saved My Life!"

"You know, I suppose, that I'm press agent for Moon Park?"

She was highly entertained and interested.

"Do you write the things that appear in the papers about it?" she asked. "Some of them are very readable."

"Not exactly," I said. "I may say that I inspire them. If nothing happens I make it happen." I thought I might as well come straight out with it. "For example: if I could make it happen that you'd given up a career in society to be a nurse, or that you were the heroine of a hospital ship in the Spanish War——" I kind of ran down on that point, because she was looking me over with those snow-leopard eyes of hers.

"But I didn't do either thing," she said. "My father was a farmer. I graduated from Barnstable High School and took up nursing because I'd rather do that than teach school. You wouldn't have me *lie*, would you?"

It seemed to me that the best thing was to come back at her frankly.

"Well, you see, it's my job to make the news from Moon Park and to land it in the papers when made. On my professional side I'm a liar, and everybody knows it. It's what I'm paid for. The papers know it, and unless my lying is too raw they close their eyes to it. It's news for them in the dull season, and I save them the mental irritation of thinking up their own fakes. The performers know I lie, but it advertises them and flatters their vanity. Every one knows it on me, every one is pleased, and what's the harm?"

"What of the people like me who read those articles and believe them?" she said. "I read the other day that the camel from Moon Park ran away and entered a brewery, and ate a lot of hops and swelled up terribly, because the water he was keeping in his seven stomachs expanded the hops. It was an extraordinary thing to happen. Was that a lie?"

"That wasn't exactly a lie," I said. "At least, there was a peg of truth to hang the lie on to. I turned the camel loose. His keepers induced him into the brewery and saw that he didn't eat enough hops to endanger his life—I'd paid for the damage in advance."

"But you haven't answered my question," said Dorcas. She has a way of hanging to the main point. "Are you fair to the public?"

"See here," said I. "You take George Barr McCutcheon and Henry James and Laura Jean Libbey. In their published works they don't tell the truth conspicuous, do they? In fact, their books are all lie. They're frank and open about it, and every one respects them. Same here."

She thought on this a while, and the little pucker between her eyebrows kept growing. Finally she said:

"That's a very different thing. How can I ever believe anything you say? You told me I could find a respectable place to board at Coney Island. How am I to know if that is true?"

"In my private capacity as plain Billy Morris," said I. "I've been accused frequently of telling the truth consecutive. In fact, there are those who have wondered how such a grand, imaginative artist could be so truthful about his own affairs. It's my ease and recreation from my public life. I guess you can just about bank on me when I'm not talking for publication."

I could see she wasn't convinced; and as for trying to make her stand for society connections or a college career, I'd dropped that idea long ago.

"I don't like it at all," she said. "And if I don't find the place as represented I shall ask you, as a gentleman, to release me from my promise."

"You'll find it as represented," said I, "and a great light will burst concerning the difference between a man's public work and his private nature."

When she got into her little white cap and her big apron, with the red cross on the arm, Dorcas Freeman tore like a whipsaw into my dispensary arrangements. While Dorcas was at work she was all business, and that didn't tend any to separate my young affections from her. If there's any one, man or woman, that I hate, it's a sloppy performer. The first thing she did was to dump out a ton of truck which I'd borrowed from all over the park to make the place look pretty and homelike. She loaded up a cart with Turkish portières from the Abode of Mystery, and sabres from the Dales of Persia, and stuffed walrus heads from the Arctic Ice Floes, and rugs from the Laughing Gallery. When she got down to cases there was nothing in sight but a plain, iron bed and two white chairs, and cleanliness, and Dorcas Freeman, who was decoration enough for any room. While she was bustling about throwing out furniture, with me assisting Marceline fashion, Professor Malino, the lion-tamer, poked his head into the room. I introduced them. That afternoon Professor Malino hailed me.

"I'm remembering that I've just been married," said he, "but let me tell you that this season I'll welcome bites and similar catastrophes."

"You aren't the only one, Tom," said I. "Moon Park can look forward to the greatest season of minor accidents in its whole history. It makes a man reckless just to think on the subject."

The next day was a fine, crowded Sunday. All the reporters were over, piping up floss stories for the Monday issue. I'd been saving the new dispensary for that occasion. Luck helped me. Early in the afternoon Dorcas had her first patient. Jimmie Sales, assistant chief in the fire show, burned his hand monkeying with the gas connections. At any other time Jimmie would have dropped a little sweet oil on it and tied it up with his handkerchief, and gone back to work. But he'd heard about the peach in captivity at the dispensary. When I arrived with the reporters Dorcas was wrapping up his hand from a roll of surgical bandage.

Quick thinking is my specialty. I began my talk at once.

"I've saved the story," I said, "until I could get you fellows all corralled here. The truth is, we had a singular accident in the fire show this morning. While they were rehearsing the Leap for Life into the net, Señora Cortigo—you've all seen her great act—came too near the gas jets.

Her dress caught fire. They had no ladders around just then—they'd hauled her up by a rope"—I was making up the story as I went along—" Mr. Sales, here, with the quick decision of a true fireman, went up that rope hand over hand. He arrived just in time to beat out the fire in Señora's dress, leaving her entirely uninjured. But in doing so he burned his right hand severely. Tell 'em about it, Jimmie," said I.

Jimmie Sales had been in the show business long enough to recognize press work when he saw it. He said:

"That's about the straight goods. It was only part of the day's work for a fireman."

Now all this time I'd been talking to a pair of fishy eyes which protruded from the face of Frothingham, of the Evening Dispatch. The Frothingham person prides himself on being a conservative representative of the most conservative newspaper in America. I hadn't made him bite—not once—for a whole year. He wouldn't even print the story and queer it with "according to the press agent," as Riley, of the Star, used to do. Frothingham spoke up right there:

"Did they haul the lady up over a pulley?"

"Sure!" said Jimmie before he thought.

"Then who made the rope fast so you could climb it?" he asked.

"The Señora did. She had the presence of mind to see that it was her only chance for rescue," said I.

"Oh, say now!" responded Frothingham. And the story was queered right there.

I went back that evening to find how Dorcas Freeman was getting on. She sat in a rocking-chair beside the little iron bed, reading a book and looking like an angel. Before I could say "good-evening" she had started in on me.

"That was what you call press work, was it? Of course I knew it wasn't true. Mr. Sales had just told me how the accident happened."

I tried to bluff it through by getting gay.

"Well, how *did* it happen?" said I.

"Oh, Mr. Morris, what a business to be in!" said she.

"Well, it's mine and I can't change it now," said I. "But in our brief acquaintance have you ever heard me speak to deceive any one but the newspapers?"

She trained those snow-leopard eyes on me and smiled the dimpledest, demurest—oh, say, but here I go getting foolish again.

"What about the Protestant religious services in Dwarf City? I tried to attend them this morning."

I guess I must have blushed.

"Well," said I, "that was a place where I kind of had the wires crossed. You see, we did have services there for one Sunday, and it made a great story. I got to thinking it was regularly true." She pretty nearly laughed at me.

"How can I believe anything you say? That's the way it always happens. They come to believe it."

"But wasn't the rest of it true?" said I. "You find the park perfectly respectable, don't you?"

"Yes. Everybody is very dear and kind."

Well, you bet, everybody was.

I might as well state, before going any further, that I was positively dippy over Dorcas Freeman by that time; and the deeper I got in love with her the more my work fell off. My mind and imagination were too busy finding excuses to loaf around the dispensary, I guess. The dispensary story was the last really good yarn that I landed for three weeks. When I hadn't anything else to do, and frequently when I had, I could be found over the Penny Arcade.

Dorcas was always pleasant to me; I figured she liked to hear me talk, and that was encouraging. I developed the habit of discussing my plans with her. They always amused her; but after I got through she'd always flash that reproachful look into her eyes and say:

"Mr. Morris, how can I ever believe anything you say?" It got to be a catch phrase between us, so that we'd both laugh.

The funny feature of that dull period was that things kept happening to me—no pipe, straight goods—things that would have been good for a column a paper if they'd happened to Professor Malino or Hattie Collins, or any other performer. I had summer quarters over the Dales of Persia that year. How it ever happened the old man could never find out, though he fired three men trying to learn—but a rattlesnake got loose from the animal show. I'd arrived late from a visit with Dorcas, and I came pretty near undressing in the dark. Lucky I didn't; when I flashed up the light there he lay stretched out on my pillow. I've seen too many snakes to get the real horror start out of it, and all I could think of, when I settled down, was the weeping pity that it happened to the press agent.

I expressed these ideas to Dorcas next morning when we were taking our regular walk before the gates opened up—I'd got her to that point a week before.

"But why wouldn't it make a story?" said she.

"A press agent in a story?" said I. "It would be unprofessional, in the first place ——"

"Oh, you have professional ethics then, have you?" said she, sort of tantalizing.

"And, in the second place," said I, "nobody would believe it. They have to believe me when I pipe about the performers, but if anything startling was passed up to them about me they'd say, 'Oh, come now, that's too much.' In moments of desperation I've tried it. I always get the merry laugh. A press agent is no good in type except as a joke."

"Then if anything really startling happened to you—anything that the papers couldn't ignore ——"

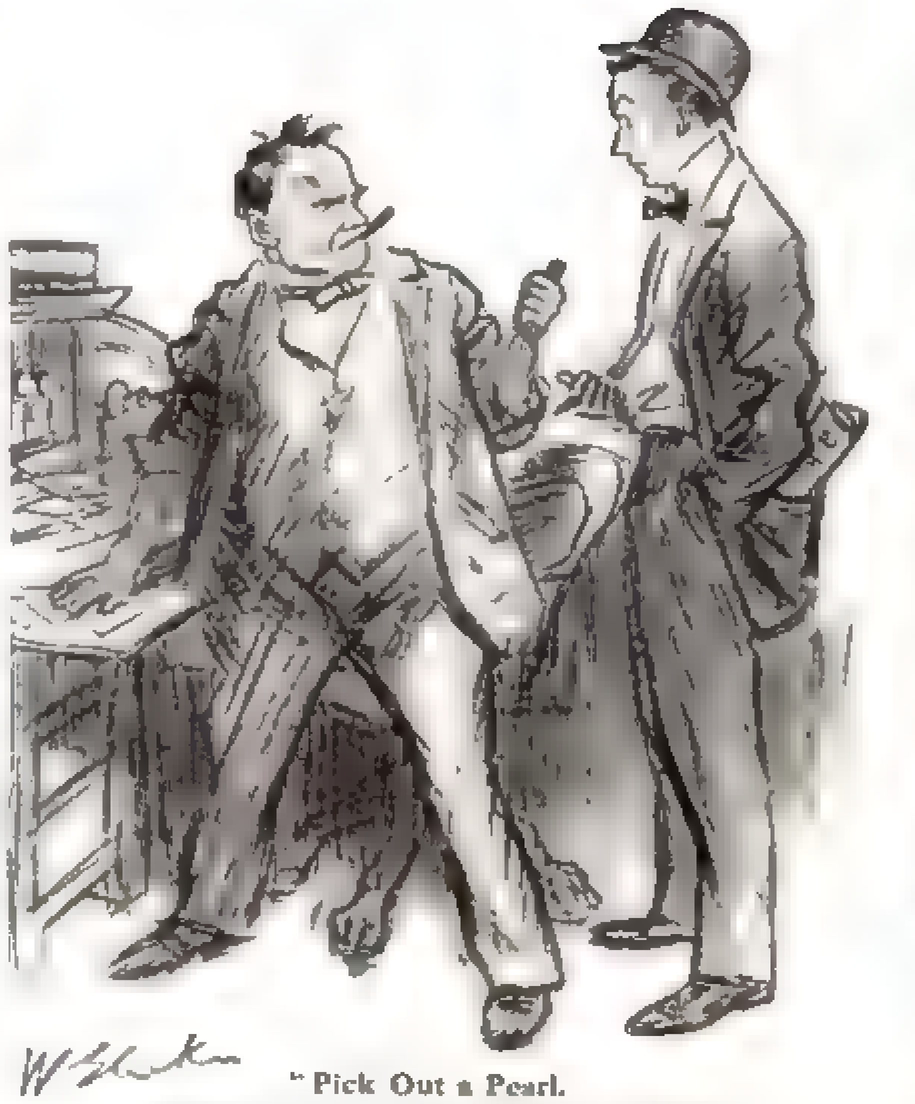
"I'd nail it to some other hero or kiss the story good-by," I said. I was low in my mind that morning, because the old man had just written me a letter congratulating me on my success in keeping publicity away from him and his business projects.

By this time Dorcas had annexed to her staff everything that breathed in Moon Park. Next to me, the closest follower she had was Bumbo, the clown-dog in the animal show. Most trained dogs are poor, spiritless things with all the wag and wriggle pounded out of them. But this Bumbo was just a fool dog who succeeded because he was naturally funny and because he reveled in applause. Pay some attention to him, laugh at his tricks a little, and he'd stick out his tongue and laugh back dog-fashion, and trot out every stunt that he knew. One of his parents was a Newfoundland, I guess, and the other was a problem. He started at the jaws to be a bull-terrier and grew to be a water-spaniel by the time he got to his eyes. He was a Newfoundland all the rest of the way to his tail, which was Irish setter. He was always loose around the show of mornings, and he took to trailing us on our walks.

In my low spirits my mind turned to Bumbo.

"I'm so plumb discouraged," I said, "that I'm just about to see if I can't do something with that dog. It's about the last card I have with the animals. Why, even when the polar bear really did hug his trainer I couldn't make the papers bite. That Frothingham person queered it."

Dorcas didn't make me feel any happier when she said: "Perhaps Mr. Frothingham has a sense of the value of truth."



"Pick Out a Pearl,
a Pippin, a Peach—Large Blonde Preferred"

"Gee!" said I. "Are you beginning to throw Frothingham at me?"

"I like him," said she. "He's so sincere. I can always believe everything he says."

You know how a little jab can hurt more than a straight swing. This one brought me right to the centre of the ring. I unbosomed myself on the whole subject. I told her just how I felt about her, just what her eyes did to me—oh, well, supply the cozy-corner talk for yourself. When I'd run plumb down for lack of a sympathetic listener she threw the old joke:

"Mr. Morris, how can I believe anything you say?"

"Well, take it from me," said I, "this is the guaranteed, scientific, certified truth!"

"That's the trouble," said Dorcas. "I can't take it from you after all the admissions you've made to me."

"But you like me in spite of it all?" said I.

"Yes, I like you," said she.

"Make it love," said I.

"No. I love truth," said she. And there negotiations halted for the space of two weeks.

The hot season came on. Every morning we went down to the beach with Bumbo and had a dip. Dorcas couldn't swim; I was teaching her. Hattie Collins, who did the high dive into the tank, used to join us sometimes. Hattie was a curious professional freak—a little wisp of a thing who dove on nerve and control, but who hadn't the strength to open a fountain pen. Although she'd a fair stroke in the water she had no endurance whatever. We all knew that; and whenever Hattie wanted to go far Dorcas used to make me swim out with her.

So we went in one rough morning after a storm, with the sea piling up the breakers. We left Dorcas on the beach playing with Bumbo, who was wriggling himself to pieces at the thought that his mistress wasn't going out into the horrid ocean that morning. Hattie and I took advantage of a lull, dove through two rollers, and played with the big waves, imagining we were shooting the chutes when we came out on top of a crest and dropped into a hollow. Before we knew it we had got three or four hundred yards out. I told Hattie we'd better turn back; she seemed willing. I noticed then that she wasn't keeping up; I turned to ask her what was the matter. A big wave broke over her head; she came out with her face all drawn.

"What is it?" I yelled. Hattie gasped and mumbled when she said:

"Cramp! All over me! You'll have to tow me in!" Hattie was perfectly cool. She certainly has the nerve! She talked right on as I caught her under the arm:

"I'll be perfectly quiet. See if you can't get help from shore—and save your strength!" She got that all out in gasps before the next wave hit us, and when we came out of that—I couldn't manage to ride it—she wasn't swimming at all.

I wonder if you think it's any cinch to rescue a drowning person? You've read a hundred times just how to do it—did you ever try it in practice? It's swimming with lead in your boots and handcuffs on your wrists and a ton on your heart. After I'd struggled a few strokes I took one peep at the beach. I can see yet how bare it seemed. Early morning, not a life-saver in sight, only Dorcas, sitting with her arms around Bumbo, never thinking to look up—and Dorcas couldn't swim. I remember cursing that fool dog, Bumbo, and wondering if the Newfoundland in him wouldn't rise up and perform

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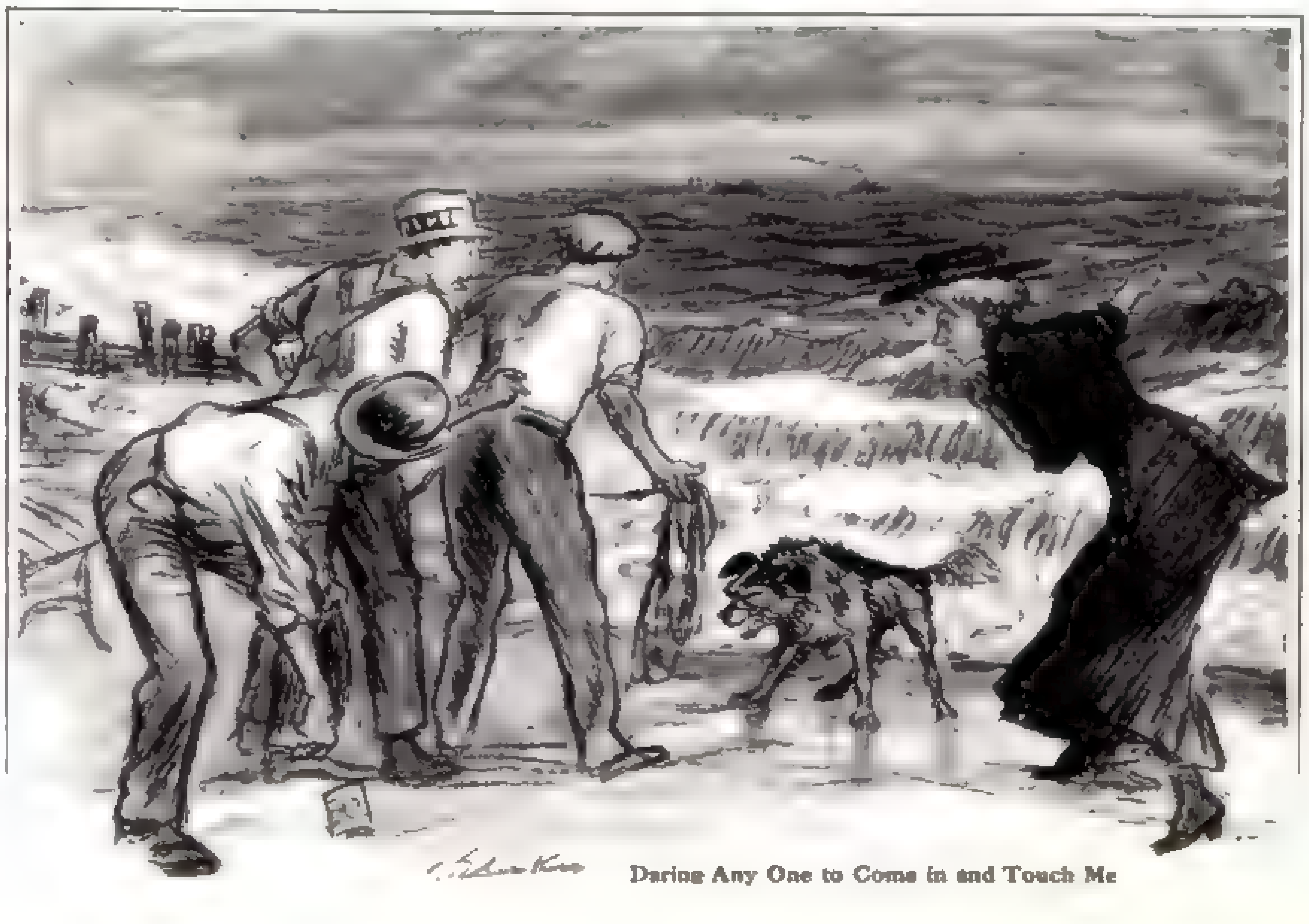
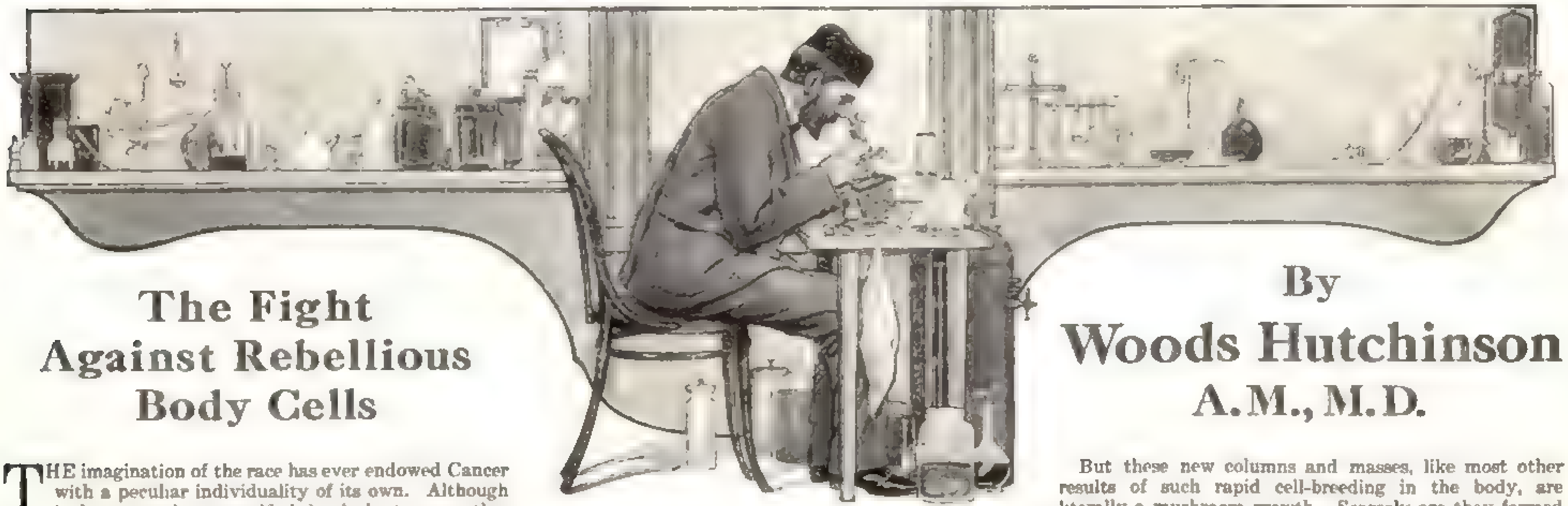


Daring Any One to Come in and Touch Me

TREASON IN THE BODY

The Fight Against Rebellious Body Cells

By
Woods Hutchinson
A.M., M.D.



THE imagination of the race has ever endowed Cancer with a peculiar individuality of its own. Although it has vaguely personified in darkest ages other diseases, like the Plague, the Pestilence and *Maya* (the Smallpox), these have rapidly faded away in even the earliest light of civilization and have never approached in concreteness and definiteness the malevolent personality of Cancer. Its sudden appearance, the utter absence of any discoverable cause, the twinges of agonizing pain that shoot out from it in all directions, its stonelike hardness in the soft, elastic flesh of the body, the ruthless way in which it eats into and destroys every organ and tissue that comes in its way, make this impression, not merely of personality, but of positive malevolence, almost unescapable.

Its very name is instinct and bristling with this idea: *Krebs*, in German; *Cancer*, in Latin, French and English; *Carcinoma*, in Greek, all alike mean "Crab," a ghastly, flesh-eating parasite, gnawing its way into the body. The simile is sufficiently obvious. The hard mass is the body of the beast; the pain of the growth is due to his bite; the hard ridges of scar-tissue which radiate in all directions into the surrounding skin are his claws.

The singular thing is that, while brushing aside, of course, all these grotesque similes, the most advanced researches of science are developing more and more clearly the conception of the independent individuality—as they term it, the *autonomy*—of cancer.

More and more decidedly are they drifting toward the unwelcome conclusion that in cancer we have to deal with a process of revolt of a part of the body against the remainder, "a rebellion of the cells," as an eminent surgeon-philosopher terms it. Unwelcome, because a man's worst foes are "they of his own household." Successful and even invigorating warfare can be waged against enemies without, but a contest with traitors within dulls the spear and paralyzes the arm. Against the frankly foreign-epidemic enemies of the race a sturdy and, of late years, a highly successful battle has been fought. We have banished the plague, drawn the teeth of smallpox, riddled the armor of diphtheria and robbed consumption of part of its terrors. In spite of the ravings and gallery-play of the Lombroso school anent "degeneracy," our bills of mortality show a marked diminution in the fatality of almost every important disease of external origin which afflicts humanity.

The World-Riddle of Pathology

THE world-riddle of pathology the past twenty years has been: Is cancer due to the invasion of a parasite, a veritable microscopic "crab," or is it due to influences in the communal relations, or, to speak metaphorically, the allegiance of the cells? Disappointing as it may be, the balance of proof and the opinion of the most experienced and broadest-minded experts is against the parasitic theory, so far; and becoming more decidedly so. In other words, cancer appears to be an evil which the body breeds within itself.

There is absolutely no adequate ground for the tone of lamentation and the Cassandra-like prophecy which pervades all popular, and a considerable part of medical, discussion of the race aspects of the cancer problem. The reasoning of most of these Jeremiahs is something on this wise: That, inasmuch as the deaths from cancer have apparently nearly trebled in proportion to the population within the last thirty years, it only needs a piece of paper and a pencil to be able to figure out with absolute certainty that in a certain number of decades, at this geometric ratio, there will be more deaths from cancer than there are human beings living.

There could be no more striking illustration, both of the dangerousness of "a little knowledge" and of the absurdity of applying rigid logic to premises which contain a large percentage of error. Too blind a confidence in the inerrancy of logic is almost as dangerous as superstition. Space will not permit us to enter into details. Suffice it to say:

First, that expert statisticians are in grave doubt whether this increase is real or only apparent, due to more accurate diagnosis and more complete recording of all cases occurring. Certainly a large proportion of it is due to the gross imperfection of our records thirty years ago.

Second, that the apparent increase is little greater than that of deaths due to other diseases of later life, such as nervous, kidney and heart diseases. Our heaviest saving of life so far is in the first five-year period, and more children are surviving to reach the cancer and Bright's disease age.

Third, that a disease eighty per cent. of whose death rate occurs after forty-five years of age is scarcely likely to threaten the continued existence of the race.

How the Insurrection Begins

THE nature of the process is a revolt of a group of cells. The cause of it is legion, for it embraces any influence which may detach the cell from its normal surroundings—"isolate it," as one pathologist expresses it. The cure is early and complete amputation of not only the rebellious cells, but of the entire organ or region in which they occur.

A cancer is a biologic anomaly. Everywhere else in the cell state we find each organ, each part, strictly subordinated, both in form and function, to the interests of the whole.

Here, this relation is utterly disregarded. In the body-republic, where we have come to regard harmony and loyalty as the invariable rule, we find ourselves suddenly confronted by anarchy and revolt.

The process begins in one great class of cells, the epithelium of the secreting glands. This is a group of cell-citizens of the highest rank, descended originally from the great primitive skin-sheet, which have formed themselves into chemical laboratories, ferment-factories for the production of the various secretions required by the body, from the simplest watery mucus, as in the mouth, or the mere lubricant, as in the fat-glands of the hair-follicles, to the most complex gastric or pancreatic juice. They form one of the most active and important groups in the body, and their revolt is dangerous in proportion.

The movement of the process is usually somewhat upon this order: After forty, fifty, or even sixty years of loyal service the cells lining one of the tubules of a gland—for instance, of the lip, or tongue, or stomach—begin to grow and increase in number. Soon they block up the gland-tube, then begin to push out in the form of finger or root-like columns of cells into the surrounding tissues.

These columns appear to have the curious power of either turning their natural digestive ferments against the surrounding tissues, or of secreting new ferments for the purpose, closely resembling pepsin, and thus literally eating their way into them. So rapidly do these cells continue to breed and grow and spread resistlessly in every direction that soon the entire gland, and next the neighboring tissues, become packed and swollen, so that a hard lump is formed, the pressure upon the nerve trunks gives rise to shooting pains, and the first act of the drama is complete.

But these new columns and masses, like most other results of such rapid cell-breeding in the body, are literally a mushroom growth. Scarcely are they formed than they begin to break down, with various results. If they lie near a surface, either external or internal, they crumble under the slightest pressure or irritation, and an ulcer is formed, which may either spread slowly over the surface from the size of a shilling to that of a dinner-plate, or deepen so rapidly as to destroy the entire organ, or perforate a blood-vessel and cause death by hemorrhage. The cancer is breaking down in its centre, while it continues to grow and spread at its edge. Truly a "magnificent scheme of decay."

Then comes the last and strangest act of this weird tragedy. In the course of the resistless onward march of these rebel cell-columns some of their skirmishers push through the wall of a lymph channel, or even, by some rare chance, a vein, and are swept away by the stream. Surely now the regular leucocyte cavalry have them at their mercy, and can cut them down at leisure. We little realize the fiendish resourcefulness of the cancer cell. One such adrift in the body is like a ferret in a rabbit warren; no other cell can face it for an instant. It simply floats unmolested along the lymph channels until its progress is arrested in some way, when it promptly settles down wherever it may happen to have landed, begins to multiply and push out columns in every direction, into and at the expense of the surrounding tissues, and behold, a new cancer, or "secondary nodule," is born (*metastasis*).

In fact, it is a genuine "animal spore," or seed cell, capable of taking root and reproducing its kind in any favorable soil. And, unfortunately, almost every inch of a cancer patient's body seems to be such. It is merely a question of where the spore cells happen to drift and lodge. The lymph nodes or "settling basins" of the drainage area of the primary cancer are the first to become infected, probably in an attempt to check the invaders; but the spores soon force their way past them toward the central citadels of the body, and, one after another, the great, vital organs—the liver, the lungs, the spleen, the brain—are riddled by the deadly columns and choked by decaying masses of new cells, until the functions of one of them are so seriously interfered with that death results.

The Difference Between Cancer and Infection

OBVIOUSLY, this is a totally different process, not merely in degree, but in kind, from anything that takes place as a result of the invasion of the body by an infectious germ or parasite of any sort. There is a certain delusive similarity between the cancer process and an infection. But the more closely and carefully this similarity is examined the more superficial and unreal does it become. The invading germ may multiply chiefly at one point or focus, like cancer, and from this spread throughout the body and form new foci, and may even produce swarms of masses of cells resembling tumors, as, for instance, in tuberculosis and syphilis. But here the analogy ends.

The great fundamental difference between cancer and any infection lies in the fact that, in an infection, the inflammations and poisonings and local swellings are due solely and invariably to the presence and multiplication of the invading germs, which may be recovered in millions from every organ and region affected, while swellings or new masses produced are merely the outpouring of the body cells in an attempt to attack and overwhelm these invaders. In cancer, on the contrary, the destroying organism is a group of perverted body cells. The invasion of other parts of the body is carried out by transference of their bastard and abortive offspring. Most significant of all, the new growths and swellings that are formed in other parts of the body are composed not of the outpourings of the local tissues, but of *the descendants of these pirate cells.* This is one of the most singular and incredible things about the cancer process: that a cancer starting, say, in the pancreas, and spreading to the brain, will there pile up a mass—not of brain cells, or even of connective tissue cells—but of gland cells, resembling crudely the organ in which it was born. So far will this resemblance go that a secondary cancer of the pancreas found in the lung will yield on analysis large amounts of trypsin, the digestive ferment of the pancreas. Similarly, a cancer of the rectum, invading the liver, will there pile up in the midst of the liver tissue abortive attempts at building up glands of intestinal mucous membrane.

This fundamental and vital difference between the two processes is further illustrated by this fact: While an ordinary infection may be transferred from one individual to another, not merely of the same species, but of half a dozen different species, with perfect certainty, and for any number of successive generations, no case of cancer has ever yet been known to be transferred from one human being to another. In other words, the cancer cell appears utterly unable to live in any other body except the one in which it originated.

So confident have surgeons and pathologists become of this that a score of instances are on record where physicians and pathologists, among them the famous surgeon-pathologist, Senn, of Chicago, only a few years ago, have voluntarily ingrafted portions of cancerous tissue from patients into their own arms, with absolutely no resulting growth. In fact, the cancer cell behaves like every other cell of the normal body, in that, though portions of it can be grafted into appropriate places in the bodies of other human beings and live for a period of days, or even months, they ultimately are completely absorbed and disappear. The only apparent exception is the epithelium of the skin, which can be used in grafting or skinning over a wide raw surface in another individual. However, even here the probability appears to be that the taking root of the foreign cells is only temporary, and makes a preliminary covering or protection for the surface until the patient's own skin cells can multiply fast and far enough to take its place.

A similarly reassuring result has been obtained in animals. Not a single authenticated case is on record of the transference of a human cancer to one of the lower animals, and of all the thousands and thousands of experiments that have been made in attempting to transfer cancers from one animal to another only one variety of tumor with the microscopic appearance of cancer—the so-called Jensen's tumor of mice—has yet been found which can be transferred from one animal to another.

So we may absolutely disabuse our minds of the fear which some of our enthusiastic believers in the parasitic theory of cancer have done much to foster—that there is any danger of cancer "spreading," like an infectious disease. Disastrous and gruesome as are the conditions produced by this disease, they are absolutely free from danger to those living with or caring for the unfortunate victim. In the hundreds of thousands of cases of cancers which have been treated, both in private practice, general hospitals and in hospitals devoted exclusively to their care, not a single case is on record of the transference of the disease to a husband, wife or child, nurse or medical attendant. So that the cancer problem, like the Kingdom of Heaven, is within us.

This conclusion is further supported by the disappointing result of the magnificent crusade of research for the discovery of the cancer "parasite," whether vegetable or animal, which has been pursued with a splendid enthusiasm, industry and ability by the best blood and brains of the pathological world for twenty years past. I say disappointing, because a positive result—the discovery and identification of a parasite which causes cancer—would be one of the greatest boons that could be granted to humanity—not so much on account of the actual loss of life produced by the disease as for the agonies of apprehension engendered by the fact of the absolute remorselessness and blindness with which it may strike and our comparative powerlessness to cure. So far the results have been distressingly uniform and hopelessly negative.

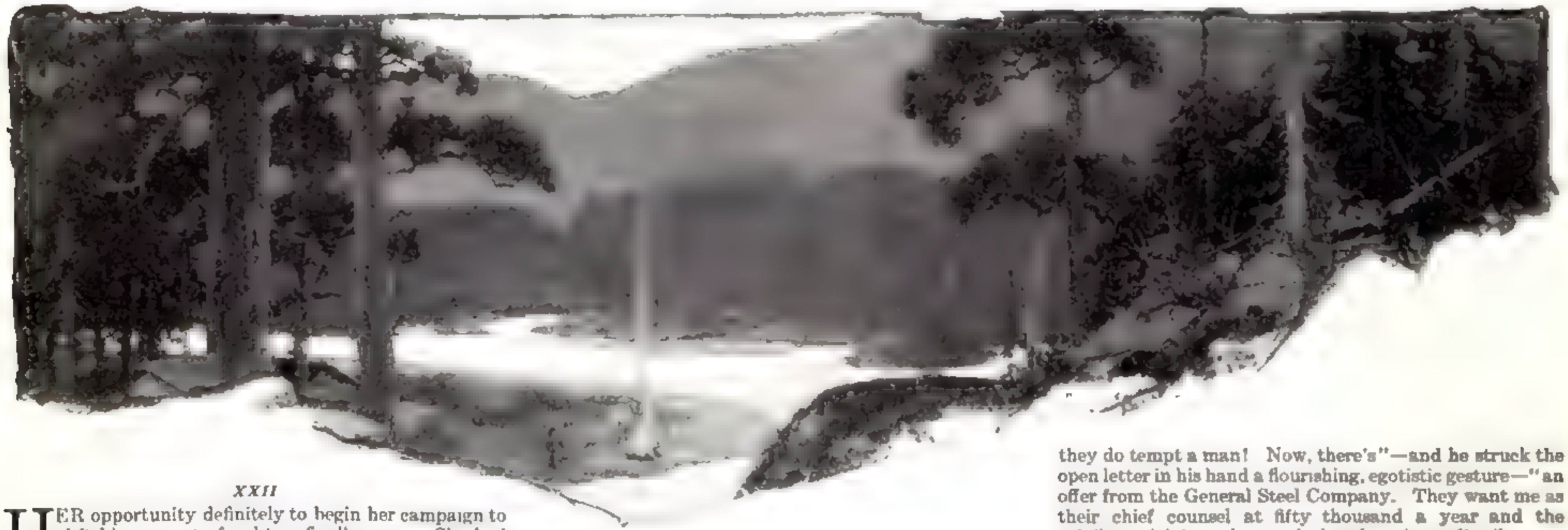
Scores, yes, hundreds, of different organisms have been discovered in and about cancerous growths, and announced by the proud discoverer as the cause of cancer. Not one of these, however, has stood the test of being able to produce a similar growth by inoculation into another body; and all which have been deemed worthy of a test-research by other investigators besides the paternal one have been found to be mere accidental contaminations, and present in a score of other diseases, or even in normal conditions. Many of them have been shown to be abnormal products of the cells of the body in the course of the cancer process, and some even such ludicrous misfits as impurities in the chemical reagents used, scrapings from

(Continued on Page 29)

The Fashionable Adventures of Joshua Craig

By David Graham Phillips

ILLUSTRATED BY A. B. WENZELL AND H. C. WALL



XXII

HER opportunity definitely to begin her campaign to lift him up out of politics finally came. She had been doing something in that direction almost every day. She must be careful not to alarm his vanity in being absolute master of his own destiny. The idea of leaving politics and practicing law in New York must seem to originate and to grow in his own brain; she would seem to be merely assenting. Also, it was a delicate matter because the basic reason for the change was money; and it was her cue as a lady, refined and sensitive and wholly free from sordidness, so to act that he would think her loftily indifferent to money. She had learned from dealing with her grandmother that the way to get the most money was by seeming ignorant of money values, a cover behind which she could shame Madam Bowker into giving a great deal more than she would have given on direct and specific demand. For instance, she could get more from the old lady than could her mother, who explained just what she wanted the money for and acted as if the giving were a great favor. No, she must never get with him on a footing where he could discuss money matters frankly with her; she must simply make him realize how attractive luxury was, how necessary it was to her, how confidently she looked to him to provide it, how blindly, in her ignorance of money and all sordid matters, she trusted to him to maintain her as a wife such as she must be maintained. She knew she did not understand him thoroughly —"we've been so differently brought up." But she felt that the kind of life that pleased her and dazzled him must be the kind he really wished to lead—and would see he wished to lead, once he extricated himself, with her adroit assistance, from the kind of life to which his vociferous pretenses had committed him.

Whether her subtleties in furtherance of creating a sane state of mind in him had penetrated to him she could not tell. In the earliest step of their acquaintance she had studied him as a matrimonial possibility, after the habit of young women with each unattached man they add to their list of acquaintances. And she had then discovered that whenever he was seriously revolving any matter he never spoke of it; he would be voluble about everything and anything else under the sun, would seem to be unbosoming himself of his bottommost secret of thought and action, but would not let escape so much as the smallest hint of what was really engaging his whole mind. It was this discovery that had set her to disregarding his seeming of colossal, of fatuous egotism, and had started her toward an estimate of him wholly different from the current estimate. Now, was he thinking of their future, or was it some other matter that occupied his real mind while he talked on and on, usually of himself? She could not tell; she hoped it was, but she dared not try to find out.

They were at their mail, which one of the guides had just brought. He interrupted his reading to burst out: "How they do tempt a man! Now, there's"—and he struck the open letter in his hand a flourishing, egotistic gesture—"an offer from the General Steel Company. They want me as their chief counsel at fifty thousand a year and the privilege of doing other work that doesn't conflict."

Fifty thousand a year! Margaret discreetly veiled her glistening eyes.

"It's the fourth offer of the same sort," he went on, "since we've been up here—since it was given out that I'd be Attorney-General as soon as old Stillwater retires. The people pay me seventy-five hundred a year. They take all my time. They make it impossible for me to do anything outside. They watch and suspect and grumble. And I could be making my two hundred thousand a year or more."

He was rattling on complacently, patting himself on the back, and, in his effort to pose as a marvel of patriotic self-sacrifice, carefully avoiding any suggestion that mere money seemed to him a very poor thing beside the honor of high office, the direction of great affairs, the flattering columns of newspaper praise and censure, the general agitation of eighty millions over him. "Sometimes I'm almost tempted to drop politics," he went on, "and go in for the spoils. What do you think?"

She was taken completely off guard. She hadn't the faintest notion that this was his way of getting at her real mind. But she was too feminine to walk straight into the trap. "I don't know," said she, with well-simulated indifference, as if her mind were more than half on her own letter. "I haven't given the matter any thought." Carelessly: "Where would we live if you accepted this offer?"

"New York, of course. You prefer Washington, don't you?"

"No, I believe I'd like New York better. I've a great many friends there. While there isn't such a variety of people, the really nice New Yorkers are the most attractive people in America. And one can live so well in New York."

"I'd sink into a forgotten obscurity," pursued the crafty Joshua "I'd be nothing but a corporation lawyer, a well-paid fetch-and-carry for the rich thieves that huddle together there."

"Oh, you'd be famous wherever you are, I'm sure," replied she with judicious enthusiasm. "Besides, you'd have fame with the real people."

His head reared significantly. But, to draw her on, he said: "That's true. That's true," as if reflecting favorably.

"Yes, I think I'd like New York," continued she, all unsuspicious. "I don't care much for politics. I hate to think of a man of your abilities at the mercy of the mob. In New York you could make a really great career."

"Get rich—be right in the social swim—and you, too," suggested he.

"It certainly is very satisfactory to feel one is of the best people. And I'm sure you'd not care to have me mix up with all sorts, as politicians' wives have to do."

He laughed at her—the loud, coarse Josh Craig outburst. "You're stark mad on the subject of class distinctions, aren't you?" said he. "You'll learn some day to look on that sort of thing as you would on an attempt to shovel highways and set up sign-posts in the open sea. Your kind of people are like the children that build forts out of sand at the seashore. Along comes a wave and washes it all away. . . . You'd be willing for me to abandon my career and become a rich nonentity in New York."

His tone was distinctly offensive. "I don't look at it in that way," said she coldly. "Really, I care nothing about it." And she resumed the reading of her letter.

"Do you expect me to believe," demanded he, excited and angry—"Do you expect me to believe you've not given the subject of our future a thought?"

She continued reading. Such a question in such a tone called for the rebuke of an ignoring silence. Also, deep down in her nature, down where the rock foundations of courage should have been but were not, there had begun an ominous trembling.

"You know what my salary is?"

"You just mentioned it."

"You know it's to be only five hundred dollars a year more after January?"

"I knew the Cabinet people got eight thousand." She was gazing dreamily out toward the purple horizon, seemed as far as its mountains from worldliness.

"Hadn't you thought out how we were to live on that sum? You are aware I've practically nothing but my salary."

"I suppose I ought to think of those things—ought to have thought of them," replied she with a vague, faint smile. "But really—well, we've been brought up rather carelessly—I suppose some people would call it badly—and ——"

"You take me for a fool, don't you?" he interrupted roughly.

She elevated her eyebrows.

"I wish I had a quarter for every row between your people and your grandmother on the subject of money. I wish I had a dollar for every row you and she have had about it."

He again vented his boisterous laugh; her nerves had not been so rasped since her wedding day. "Come, Margaret," he went on, "I know you've been brought up differently from me. I know I seem vulgar to you in many ways. But because I show you I appreciate those differences don't imagine I'm an utter ass. And I certainly should be if I didn't know that your people are human beings."

She looked guilty as well as angry now. She felt she had gone just the one short step too far in her aristocratic assumptions.

He went on in the tone of one who confidently expects that there will be no more nonsense: "When you married me you had some sort of idea how we'd live."

"I assumed you had thought out those things or you'd not have married me," cried she hotly. In spite of her warnings to herself she couldn't keep cool. His manner, his words, were so inflammatory that she could not hold herself from jumping into the mud to do battle with him. She abandoned her one advantage—high ground; she descended to his level. "You knew the sort of woman I was," she pursued. "You undertook the responsibility. I assume you are man enough to fulfill it."

He felt quite at home with her now. "And you?" rasped he. "What responsibility did you undertake?"

She caught her breath, flamed scarlet.

"Now, let us hear what wife means in the dictionary of a lady. Come, let's hear it!"

She was silent.

"I'm not criticising," he went on; "I'm simply inquiring. What do you think it means to be a wife?"

Still she could think of no answer.

"It must mean something," urged he. "Tell me. I've got to learn some time, haven't I?"

"I think," said she, with a tranquil haughtiness which she hoped would carry off the weakness of the only reply she could get together on such short notice, "among our sort of people the wife is expected to attend to the social part of the life."

He waited for more—waited with an expression that suggested thirst. But no more came. "Is that all?" he inquired, and waited again—in vain. "Yes? . . . Well, tell me, where in thunder does the husband come in? He puts up the cash for the wife to spend in dressing and amusing herself—is that all?"

"It is generally assumed," said she, since she had to say something or let the case go against her by default, "that the social side of life can be useful in furthering a man."

He vented a scornful sound that was like a hoot. "In furthering a lickspittle—yes. But not a *man!*"

"Our ideas on some subjects are hopelessly apart."

She suddenly realized that this whole conversation had been deliberately planned by him; that he had, indeed, been debating within himself their future life, and that he had decided that the time was ripe for a frank talk with her. It angered her that she had not realized this sooner, that she had been drawn from her position, had been forced to discuss with him on his own terms and at his own time and in his own manner. She felt all the fiery indignation of the schemer who has been outwitted.

"Your tone," said she, all ice, "makes it impossible for a well-bred person to discuss with you. Let us talk of something else, or of nothing at all."

"No; let's thresh it out now that we've begun. And do try to keep your temper. There's no reason for anger. We've got to go back to civilization. We've got to live after we get there. We want to live comfortably, as satisfactorily for both as our income permits. Now, what shall we do? How shall we invest our eight thousand a year—and whatever your grandmother allows you? I don't need much. You're quite welcome to all there is above my board and clothes."

This sounded generous and so irritated Margaret the more. "You know very well we can't live like decent people on twelve or fifteen thousand a year in Washington."

"You knew that before you married me. What did you have in mind?"

Silence.

"Why do you find it difficult to be frank with me?"

His courteous, appealing tone and manner made it impossible to indulge in the lie direct or the lie evasive. She continued silent, raging inwardly against him for being so ungenerous, so ungentlemanly as to put her in such a pitiful posture, one vastly different from that she had prearranged for herself when "the proper time" came.

"You had something in mind," he persisted. "What is it?"

"Grandmother wishes us to live with her," she said with intent to flank.

"Would you like that?" he inquired; and her very heart seemed to stand still in horror at his tone. It was a tone that suggested that the idea was attractive!

She debated. He must be "bluffing"—he surely must. She rallied her courage and pushed on: "It's probably the best we can do in the circumstances. We'd have almost nothing left after we'd paid our rent if we set up for ourselves. Even if I were content to pinch and look a frump and never go out you'd not tolerate it."

"Nothing could be more galling," said he, after reflecting, "than what people would say if we lived off your grandmother. No, going there is unthinkable. I like her, and we'd get on well together ——"

Margaret laughed. "Like two cats drowning in a bag."

"Not at all," protested he sincerely. "Your grandmother and I understand each other—better than you and I—at least, better than you understand me. However, I'll not permit our being dependents of hers."

Margaret had a queer look. Was not her taking enough money from the old lady to pay all her personal expenses—was not that dependence?

"We'll return to that later," continued he, and she had an uncomfortable sense that he was answering her thought. "To go back to your idea in marrying me. You expected me to leave politics."

"Why do you think that?" exclaimed she.

"You told me."

"*I!*"

"You, yourself. Have you not said you could not live on what I get as a public man, and that if I were a gentleman I'd not expect you to?"

Margaret stared foolishly at this unescapable inference from her own statements and admissions during his cross-examination. She began to feel helpless in his hands—and began to respect him whom she could not fool.

"I know," he went on, "you're too intelligent not to have appreciated that either we must live on my salary or I must leave public life."

He laughed—a quiet, amused laugh, different from any she had ever heard from him. Evidently Joshua Craig in intimacy was still another person from the several Joshua Craigs she already knew. "And," said he, in explanation of his laughter, "I thought you married me because I had political prospects. I fancied you had real ambition. . . . I might have known!" According to the people of your set to be in that set is to have achieved the summit of earthly ambition—to dress, to roll about in carriages, to go from one stately house to another, from one showy entertainment to another, to eat stupid dinners, and caper or match picture cards afterward, to grin and chatter, to do nothing useful or even interesting ——" He laughed again, one of his old-time, boisterous outbursts. But it seemed to her to fit in, to be the laughter of mountain and forest and infinity of space at her and her silly friends. "And you picture *me* taking permanent part in that show, or toiling to find you the money to do it with. *Me!* . . . Merely because I've been, for a moment, somewhat bedazzled by its cheap glitter."

Margaret felt that he had torn off the mask and had revealed his true self. But greater than her interest in this new personality was her anger at having been deceived — self-deceived. "You asked me how I'd like to live," cried she, color high and eyes filled with tears of rage. "I answered your question, and you grow insulting."

"I'm doing the best I know how," said he.

After a moment she got herself under control. "Then," asked she, "what have you to propose?"

"I can't tell you just now," replied he, and his manner was most disquieting. "To-morrow—or next day."

"Don't you think I'm right about it being humiliating for us to go back to Washington and live poorly?"

"Undoubtedly. I've felt that from the beginning."

"Then you agree with me?"

"Not altogether," said he. And there was a quiet sternness in his smile, in his gentle tone, that increased her alarm. "I've been hoping, rather," continued he, "that you'd take an interest in my career."

"I do," cried she.

"Not in *my* career," replied he, those powerful, hewn features of his sad and bitter. "In your own—in a career in which I'd become as contemptible as the rest of the men you know—a poor thing like Grant Arkwright. Worse, for I'd do very badly what he has learned to do well."

"To be a well-bred, well-mannered gentleman is no small achievement," said she with a sweetness that was designed to turn to gall after it reached him.

He surveyed her tranquilly. She remembered that look; it was the same he had had the morning he met her at the Waldorf elevator and took her away and married her. She knew that the crisis had come and that he was ready. And she? Never had she felt less capable, less resolute.

"I've been doing a good deal of thinking—thinking about us—these last few days—since I inflicted that scratch on you," said he. "Among other things, I've concluded you know as little about what constitutes a real gentleman as I do; also, that you have no idea what it is in you that makes you a lady—so far as you are one."

She glanced at him in fright, and that expression of hers betrayed the fundamental weakness in her—the weakness that underlies all character based upon the achievements of others, not upon one's own. Margaret was three generations away from self-reliance. His speech sounded like a deliberate insult, deliberate attempt to precipitate a quarrel, an estrangement. There had been nothing in her training to prepare her for such a rude, courage-testing event us that.

"Do you remember—it was the day we married—the talk we had about my relatives?"

She colored, was painfully embarrassed, strove in vain to conceal it. "About your relatives?" she said inquiringly.

He made an impatient gesture. "I know you remember. Well, if I had been a gentleman, or had known what gentleman meant, I'd never have said that. If you had known what a gentleman is, if you had been a lady, you'd have been unable to go on with a man who had shown himself such a blackguard."

"You are unjust to us both," she eagerly interrupted. "Joshua—you ——"

"Don't try to excuse me—or yourself," said he peremptorily. "Now, you thought what I said that day—my being ashamed of honester, straighter—more American — people than you or I will ever be—you thought that was the real me. Thank God, it wasn't. But"—he pointed a fascinating forefinger at her—"it was the me I'd be if you had your way."

She could not meet his eyes.

"I see you understand," said he earnestly. "That's a good sign."

"Yes, I do understand," said she. Her voice was low and her head was still hanging. "I'm glad you've said this. I—I respect you for it."

"Don't fret about me," said he curtly. "Fret about your own melancholy case. What do your impulses of decent feeling amount to, anyway? An inch below the surface you're all for the other sort of thing—the cheap and nasty. If you could choose this minute you'd take the poorest of those drawing-room marionettes before the finest real man, if he didn't know how to wear his clothes or had trouble with his grammar."

She felt that there was more than a grain of truth in this; at any rate, denial would be useless, as his tone was the tone of settled conviction.

"We've made a false start," proceeded he. He rose, lighted a cigarette. "We're going to start all over again. I'll tell you what I'm going to do about it in a day or two."

And he strolled away to the landing. She saw him presently step into a canoe; under his powerful, easy stroke it shot away, to disappear behind the headland. She felt horribly lonely and oppressed—as if she would never see him again. "He's quite capable of leaving me here to find my way back to Washington alone—quite capable!"

And her lip curled.

But the scorn was all upon the surface. Beneath there was fear and respect—the fear and respect which those demoralized by unearned luxury and by the purposeless life always feel when faced by strength and self-reliance in the crises where externals avail no more than its paint and its bunting avail a warship in battle. She knew she had been treating him as no self-respecting man who knew the world would permit any woman to treat him. She knew her self-respect should have kept her from treating him thus, even if he, in his ignorance of her world and awe of it, would permit. But more than from shame at vain self-abasement her chagrin came from the sense of having played her game so confidently, so carelessly, so stupidly that he had seen it. She winced as she recalled how shrewdly and swiftly he had got to the very bottom of her thoughts, especially of her selfishness in planning to use him with no thought for his good. Yet so many women thus used their husbands; why not she? "I suppose I began too soon. . . . No, not too soon, but too frigidly." The word seemed to her to illuminate the whole situation. "That's it!" she cried. "How stupid of me!"

XXIII

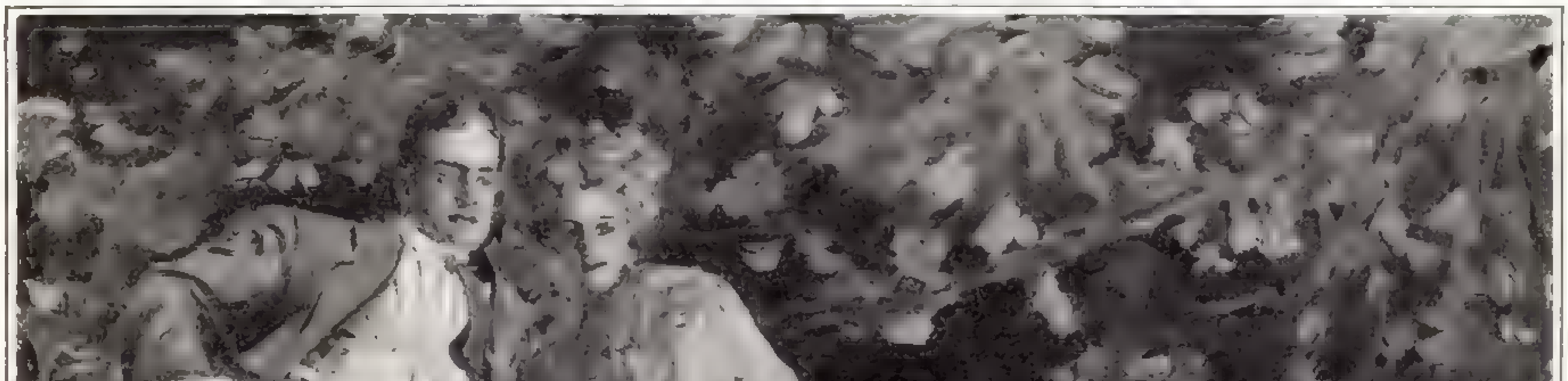
PHYSICAL condition is no doubt the dominant factor in human thought and action. State of soul is, as Doctor Schulze has observed, simply the egotistic human vanity for state of body. If the health of the human race were better, if sickness, the latent and the revealed together, were not all but universal, human relations would be wonderfully softened, sweetened and simplified. Indigestion, with its various ramifications, is alone responsible for most of the crimes, catastrophes and cruelties, public and private discord; for it tinges human thought and vision with pessimistic black or bloody red or envious green or degenerate yellow instead of the normal, serene and invigorating white. All the world's great public disturbers have been diseased. As for private life, its bad of all degrees could, as to its deep-lying, originating causes, be better diagnosticated by physician than by psychologist.

Margaret, being in perfect physical condition, was deeply depressed for only a short time after the immediate cause of her mood ceased to be active. An hour after Joshua had revealed himself in thunder and lightning, and had gone, she was almost serene again, her hopefulness of healthy youth and her sense of humor in the ascendent. Their stay in the woods was drawing to an end. Soon they would be off for Lenox, for her Uncle Dan's, where there would be many people about and small, perhaps no, opportunity for direct and quick action and result. She reviewed her conduct and felt that she had no reason to reproach herself for not having made an earlier beginning in what she now saw should have been her tactics with her "wild man." How could she, inexpert, foresee what was mockingly obvious to hindsight? Only by experiment and failure is the art of success learned. Her original plan had been the best possible, taking into account her lack of knowledge of male nature and the very misleading indications of his real character she had got from him. In her position would not almost any one have decided that the right way to move him was by holding him at respectful distance and by indirect talk, with the inevitable drift of events doing the principal work—gradually awakening him to the responsibilities and privileges which his entry into a higher social station implied?

But no time must now be lost; the new way, which experience had revealed, must be taken forthwith and traveled by forced marches. Before they left the woods she must have led him through all the gradations of domestic climate between their present frosty, if kindly, winter and summer, or, at least, a very balmy spring. From what she knew of his temperament she guessed that once she began to thaw he would forthwith whirl her into July. She must be prepared to accept that, however, repellent though the thought was—she assured herself it was most repellent. She prided herself on her skill at catching and checking herself in self-deception; but it somehow did not occur to her to contrast her rather listless previous planning with the energy and interest she at once put into this project for supreme martyrdom, as she regarded it.

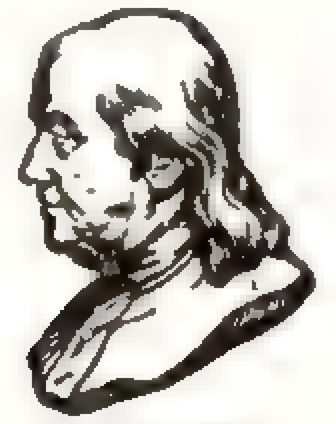
When he came back that evening she was ready. But not he; he stalked in, sulking and blustering, tired, ignoring her, doing all the talking himself, and departing for bed as soon as dinner was over. She felt as if he had repulsed her, though, in fact, her overtures were wholly internal and could not, by any chance, have impressed him. Bitter against him, and dreading the open humiliation she would have to endure before she could make one so self-absorbed see what she was about, she put out her light early, with intent to rise when he did and be at breakfast before he could finish. She lay awake until nearly dawn, then fell into a deep sleep. When she woke it was noon;

(Continued on Page 31)



Instead of the Usual Monologue of Egotism and Rant, He Poured Out Poetry, Eloquence, Sense and Humorous Shrewdness

THE SATURDAY
EVENING POST



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PHILADELPHIA, DECEMBER 12, 1908

Lambs to the Slaughter

THE public has been acquiring stocks. Post-election transactions on the Exchange ran about nine million shares a week. "The outside buying," says a recent review, "exceeds anything Wall Street has known in years; much stock is being paid for outright as an investment."

That the public is buying stocks is commonly regarded as an admirable condition. But some other reviews, we notice, raise the disturbing suggestion that the public is going to get soaked; that the stocks it is buying are being sold by persons who are in control of various corporations and whose interest, when they have transferred enough stock from themselves to the public, will lie in having prices decline rather than advance.

Mere ownership of stock gives the public no control over the big corporations. The electoral right with which the law invests their shares is of the same practical importance to them that the constitutional right to vote is to a negro Republican in Mississippi. The actual government of the corporation is monarchical. Probably it will always be so. When the persons who constitute the actual government of the corporation are actively operating in its stock on the Exchange, the outside buyer is obviously at a tremendous disadvantage. Naturally they will sell when, from their intimate knowledge of conditions, they think the stock is too high, and buy when they think it is too low, while the outsider, without intimate knowledge or any power to control conditions, must take the chance that he is operating on the opposite side from them.

So long as speculation by officers and directors is regarded as a matter of course, we can never get very enthusiastic about public buying of stocks.

Sharks and Outlaws

THAT loan sharks make no money is the opinion of a gentleman who—to put it delicately—has had rather exceptional opportunities for finding out.

Said he: "Because they charge five to ten per cent. a month interest, frequently ruin their patrons, and pursue their calling in the face of obloquy, many people have a notion that the business is vastly profitable. But it isn't. I don't know a loan shark in this town [a very large town, too] who quit very much ahead. The biggest and apparently the most successful one accumulated an imposing surplus on paper; but when he came to realize on it, the paper was mostly junk. All that he really took out of the business was painful experience and an accumulation of tears and curses. The shark's profit is usurious and uncollectable at law; when he presses for payment his victim pleads usury. The more the shark gets stuck, the gladder, naturally, everybody is. It's just like every other illegal game—may look good on paper, but you simply can't cash in."

As illustrating this point, he cited the case of a man, then attracting much public notice, who for many years had systematically uttered forged paper to an aggregate of two million dollars, and had no money left when detection came. The illicit enterprise, as usual, had devoured its own spoils; he couldn't cash in.

We may add, incidentally, that our usury laws are about the sole survival of sixteenth-century attempts to fix the prices of commodities by statute. A statute which makes it illegal to charge a profitable rate of interest on loans to clerks—where the security, of course, is not up to a bank standard—simply throws that business into the hands of outlaws. To be in the hands of outlaws is seldom pleasant.

The Fire Engine and the Stop Watch

"IN WALKING about the streets of our cities," writes an anxious subscriber, "I often see ambulances and police patrol wagons propelled by motors. Indeed, in the larger cities, I rarely see horses drawing such vehicles. On the other hand, I hardly ever see a motor-driven fire engine. Why does the automobile make, relatively speaking, so little progress in the latter field?"

The reason is that the automobile may snort, but it cannot jump up and down; its plane of action is entirely horizontal, while that of the fire-engine horse is mostly perpendicular; in fine, it is not as yet so constructed as to give a simulation of rapid motion. The advent, upon a thronged street, of the steaming fire engine and the thunderous hook-and-ladder truck is heralded by crashing gongs. Pedestrians scurry for the curb; policemen wave their clubs, shout and seize carriage-horses by the bridle; the trolley cars stop as if paralyzed. Then appears the formidable apparatus, the driver with set face and glassy eyes straining at the reins while his mate madly pumps the gong. The fiery steeds are in furious action; but, if you observe closely, you will see that the action is mostly just bobbing up and down. They are really going about as fast as a cab that is hired by the hour.

This spectacle is very popular. It might be described as an apotheosis of that "hustling" which consists mostly in making a tremendous stir without getting anywhere in particular. Probably the prancing fire-engine horse, with his clamorous appurtenances, will continue to be a general favorite until enough cynical people take to holding a stop watch on him.

How the Simple Jap Does It

SPEAKING of our tobacco monopoly and the probably vain effort of the Government to dissolve it, in 1904, the same year in which the tobacco trust was organized in its present form, the Japanese Government took over the tobacco trade there as a state monopoly.

"The cultivation of leaf tobacco," says the Japanese fiscal report for 1908, "is permitted to private individuals, and the leaf is taken over by the Government, suitable compensation being paid therefor, and is manufactured at a Government manufactory. The manufactured article is sold at fixed prices by dealers licensed by the Government. The revenue from the monopoly yielded an annual profit of thirty-two or thirty-three million yen; but in December last, the Government, from considerations of financial requirements, raised, by thirty per cent. on an average, the price of manufactured tobacco, as a result of which there was for a time a slight diminution of sales. Not only has the tobacco monopoly been a success in the home market, but it has, on the whole, given good results in foreign markets."

The dealings of the Japanese monopoly with individual growers of leaf tobacco have, we believe, developed no startling incidents in the night-riding, arson and homicide line.

Whether our monopoly has raised prices, on an average, more than thirty per cent., we do not know. Its net profits last year were reported as twenty-seven million dollars, or nearly double the profit of the Japanese monopoly; but over there the Government gets the profit.

The Japanese method, as compared with ours, certainly has the merit of simplicity. Can this be because the Japanese are simpler than we are?

A Good Job for a Bright Man

MR. ROOSEVELT has been President seven years. During that time there have been six Secretaries of the Navy—including Mr. Newberry, the latest. This is pretty near an average of one Secretary per annum. In the seven years, expenditures of the navy department have amounted to almost seven hundred million dollars. This is pretty near an average of one hundred million dollars per annum. Also, it is within three per cent. of as much money as was spent on the navy in the thirty-two fiscal years between the close of the Civil War and the beginning of the Spanish-American War. It is, undoubtedly, quite a lot of money.

There has been a great deal of expert complaint over the way in which much of this money has been spent. Professional critics have said that gross faults of construction were retained, even in the newer ships; that the armor-belts were improperly placed, some of the guns couldn't be worked in rough weather, magazines were needlessly exposed to explosion; that when faults were demonstrated the demonstrations were tucked away in pigeonholes. It is now admitted that some, at least, of the criticisms were well grounded. A common explanation of this unprofitable condition is that the department has an antiquated organization, and is really run by several more or less ossified gentlemen at the heads of various bureaus.

The navy portfolio seems to be regarded as an opening for a bright young man who may wish to learn the business of Cabinet Minister, beginning at the bottom and working his way up—with every prospect of promotion in about a year if he proves capable. In view of the large expenditure and the important interests involved, it does look as though the job deserved greater consideration.

Stratagems and Spoils

THE total approximate investment in the railroads of this country is stated for the first time in a report recently issued by the Interstate Commerce Commission. Par value of outstanding railroad stocks and bonds slightly exceeds eighteen billion dollars, which has been taken loosely as representing the investment; but of these stocks and bonds, as the report shows, the roads themselves own five and a half billions—one road holding the stock of another, the value of which is represented in its own capitalization. This leaves the actual approximate investment twelve and a half billions, or, to be exact, $58,050 a mile.

The duplication of five and a half billions stands, in good part, for centralization of control—a rather cumbrous method of restricting competition which is made necessary by foolish anti-trust laws. The railroad holdings, naturally, are mainly of stock, for bonds carry no voting power. Of a total of eight and three-quarter billions of stock the roads themselves own four billions, leaving in the hands of "the public"—that is, of individual investors—say, four and three-quarter billions. The latter figure represents "the public's" theoretic voting power; but its actual voting power is far smaller. In many cases a road holds just enough of the stock of another road to give it control. Then that stock of the controlled road which is in the hands of the public has no effectual voting power. Indeed, the real public stockholder exercises practically no control.

This is partly the result of a condition which makes extra-legal strategy to restrict competition one of the most important functions of railroad management.

Self-Government for Cities

DEMOCRACY is still, to a considerable extent, merely an academic theory. Government of the people, by the people, for the people, is everywhere accepted as a proper sentiment to be put in school readers, but its acceptance as an actual formula for conducting public business is less general. Two million people at the foot of Lake Michigan, having peculiar interests and problems because of their peculiar situation, are trying again to get permission to govern themselves in respect to those things in which they only are directly interested.

Two years ago Chicago framed a charter. But politicians couldn't let it alone. The State Legislature interpolated various notions of its own as to how Chicago should manage her affairs—which were so little acceptable that the people of Chicago rejected the mutilated document. The city is now trying again, hoping for better luck.

When State legislators impose their will upon a city, as to how she shall govern herself in respect to local affairs, the result is not democracy.

The Business of the Senator

WE ARE little impressed with the argument that the Empire State ought to have an able representative in the Senate.

The business of a Senator as the representative of a State is to see that the post-offices and collectorships within the State are bestowed in a manner beneficial to his political power; or, occasionally, as when the tariff is revised, to stand up for some industry in which the State is especially interested. Probably Messrs. Platt and Depew could pick out postmasters about as well as Mr. Root could; nor is it likely they would prove recreant to the industries of leading cities.

The object of the Senate, as was frankly said in the constitutional convention, was to represent wealth. While other great departments of government have been more or less modified and deflected from the purpose for which they were designed, the Senate has been quite steadfast to the original intention. It still pretty generally represents wealth. In that respect, it is true, the present Senators from New York, however good their will, have become inefficient. But more efficient men might be more objectionable.

Eighty-five million people, for whom the Senate is the chief law-making body, are mightily interested just now in having that body represent them. To the country at large Mr. Root would be an admirable Senator, not at all because he is abler than his predecessor, but only in the degree to which he would exceed the predecessor in trying to make the Senate represent the people. The trouble with the Senate is not lack of ability.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

He Could Never Hunt Giraffes for a Dollar a Word. He Absolutely Could Not

Waiting for the Word

LOOKING at the matter in a calm and judicial manner, considering it in the cold light of reason, to say nothing of putting it to the chilly test of merciless logic, it must be conceded it is utterly impossible for any man to be so perpetually scared as Secretary Straus, of the Department of Commerce and Labor, always looks. To be sure, at this precise time of writing he is *some* scared, for you never can tell what a new President will do in the way of placing in his Cabinet those faithful souls who have weathered the stress and storm incident to a membership in his immediate predecessor's official family, stress and storm being used, in this instance, after mature reflection and with full and complete knowledge of whom the new President's immediate predecessor will be after March fourth, next.

Cabineteering is a pleasant and genteel occupation. It gives a patriot considerable standing, makes him a good card for a banquet and otherwise adds to his dignity and importance, albeit it costs a good deal to keep the place, rents in Washington being high for suitable Ministerial residences, and a stingy Congress not doing much in the way of emoluments for services performed in such capacity, allowing only a beggarly thousand a month. Still, there are few Cabinet members who desire to retire to private life. Most of them will consent to remain, and the question naturally arises, on a change of Administration, whether they will remain or not. It is a delicate proposition. A man cannot go to a new President and say: "Please, sir, I would like to continue doing business at the old stand." That would be highly improper. All he can do is to remain constantly on view and have his friends drop around and suggest his invaluable qualities, give a few hints on the one sure way to make the new Administration a success, which is, of course, to retain said Cabinet member in the Cabinet.

Coming back to the scared look of Mr. Straus. When one gets a good job one has hankered after for a long time one is justified in desiring to remain in close communion with that job, is one not? The salary is a matter of small moment to Mr. Straus. It probably costs him all of that, and more, for the rent of the pink Venetian palace he lives in up on Sixteenth Street. He has been thrifty, has Straus, and has enough laid by for a rainy day, for a lot of rainy days, in fact—for enough rainy days to make a pond round his pink palace and give it a sure-enough Venetian effect.

It isn't that. What he is scared at is the possibility of leaving the job when his patron T. R. leaves his, without the added compensation of being able to go to Africa and hunt giraffes for a dollar a word. You see, Mr. Straus could never hunt giraffes for a dollar a word. He absolutely could not.

He is not a giraffe hunter, and if he were he would have to write about the growth of religious liberty among giraffes, instead of how he popped 'em, and nobody would give him a dollar a word for that, not a soul.

Whiskers for Marguerites

NOW, Mr. Taft is a kindly man. He has a fine property smile that illuminates everything on which it plays—a sort of a calcium-light smile, that he turns on and off whenever it is necessary. Still, the haunting fear possesses the soul of Mr. Straus that it may be the new President will want to put some other man in at the head of the Department of Commerce and Labor. "He loves me," says Mr. Straus, pulling at his whiskers, "he loves me not." It is a harrowing position. Just when one has learned to like Cabineteering, when one is used to the gentle applause that greets a Secretary when he rises to speak, when one can go bounding into the White House whenever one wishes and be sure of getting into the Presence, when one has the inestimable privilege of being allowed to sit in the ninth chair at the Cabinet table, looking as if one had many burdens of state on one's shoulders, and from time to time saying: "Yes, Mr. President, I agree with that perfectly," or "That is exactly my idea, Mr. President; I am in full accord with your views," it hurts to be obliged to go back to New York to such things as the New York Board of Trade, the National Primary League, the National Civic Federation, the American Social Science Association and the International Law Association of America, which are all well enough in their way, but do not, of course, compare with the Department of Commerce and Labor.

That is the department where they trace the octopus to its lair. That is where Jimmy Garfield and Lawrence O'Murray and Herbert Knox Smith gathered that bunch of damning evidence against benign old Mr. Rockefeller which resulted in the twenty-nine-million-dollar fine—and in the prompt reversal of that fine, which, as has been said in high quarters, was an outrage on justice, but which happened just the same. Think how much more interesting that sort of thing is than musing over musty international law. It has social science looking like a straw hat in January. It beats the Civic Federation all hollow. No wonder Mr. Straus looks scared, for it took him some time to get that Cabinet job, if you must know it, and now he hasn't the slightest idea whether he can keep it or not, is attacked by all the horrors of suspense, and it will be a long time before he does know.

Not that Mr. Straus did not do all in his power to help elect Mr. Taft; not that. Mr. Straus was the busiest little cup of tea in all the Cabinet. He made speeches wherever and whenever he could, made them at the suggestion of the President, at the suggestion of the National Committee, at his own suggestion and at the suggestion of any other person whatsoever. He just galloped around, exuding speeches. More than that, he had to combat the wicked machinations of his brother Nathan against Mr. Roosevelt and Mr. Taft. Brother Nathan, remaining a Democrat, was very positive the Republican campaign of four years ago was financed by this same Standard Oil Company, in a measure, that Brother Oscar is after with a sharp stick, and, moreover, that the Taft campaign was reaching oilward for a few dollars, now and then. Brother Nathan said so, right out in meeting, with a calm certainty that made everybody think he knew what he was talking about, although there seemed to be no appreciable effect on the general result. Brother Oscar, of course, had to prove to the world that one member of the Straus family was sternly of the opinion that Brother Nathan was talking through his lid on this matter. So Brother Oscar and Brother Nathan lined up, one against the other, Brother against Brother—catching the ultimate result coming and going, as the saying is, which shows that the Straus family still retains its presence of mind.

A Maker of Hefty Literature

IT IS just about two years since Brother Oscar was called to head the Department of Commerce and Labor by President Roosevelt. He succeeded that masterful statesman, Victor Metcalf, who, in turn, succeeded that masterful statesman, George B. Cortelyou. Mr. Straus had been, before that, Minister to Turkey a couple of times, and had been made a member of the Permanent Court of Arbitration at The Hague to fill the vacancy caused by the death of former President Harrison. Otherwise he had been a lawyer and a merchant with Nathan and Isador, and while such delved into all those civic-federation and social-science and international-law depths. Likewise, he was an author, having at various times handed out to a dazed populace his ideas of "The Origin of the Republican Form of Government of the United States," to say nothing of a few other light and readable volumes on religious liberty, Roger Williams, citizenship and expatriation, reform in the consular service and other engaging and pertinent topics.

Maybe it was some of these things that scared him originally. Anyhow, it was something, for he is the scaredest-looking man in the world. He always seems to be in mortal terror of somebody coming up to him fiercely, and reading him a chapter or two out of his own books, which, when you come to glance at the titles, would scare anybody. But, of course, that isn't it. It is just a look, you understand, not a feeling. He is too busy with his job to have time for the delights of being scared. He revels in it. He works at it every minute. He buzzes around there all day long, buzzes over to the White House, buzzes back again, buzz-buzz-buzz!

Politics certainly is fierce. Just as he is warm and comfortable and buzzing happily, along comes a new Administration and perhaps they will give the job to somebody else. Enough to make anybody some scared, don't you think? And, I suppose, Brother Nathan is just mean enough to laugh at Brother Oscar in this his hour of suspense.

A Swift One From Dear Old Chi

A PARTY of Chicago men were returning from New York and were at dinner in the dining-car.

"Nice enough city," said one. "I think New York is fair, but doesn't compare with Chicago at all. Nothing doing there for me. Go down once in a while for business, but dear old Chi for mine."

"Sure thing!" said another. "Ain't got the git up and git we have. Don't hand out the happy come-back. Not in it with us. Now, take the last game that the Cubs and the Giants played over in New York. I was one of three that signed a telegram that just put it all over some friends of ours down there in New York. Handed them a quick, bright one in a telegram they never would have thought of in a million years, and wired it to New York when the Cubs won that game."

"Whad ju say?" asked the third.

"Oh, simple enough, but shows how Chicago is there with the language. Hurled it right in, on the spur of the moment. The three of us signed this telegram to the New Yorkers and it was pretty clever, I can tell you. We just said this; nothing more: 'Ain't the Cubs rotten?'"

A Stumper for Beveridge

SENATOR BEVERIDGE was speaking at an outdoor meeting at Garrett, Indiana.

"Is there anybody present who desires to ask me a question?" he inquired. "Speak up, now; don't be afraid. Has any one a question he desires to ask me?"

There was a pause. Nobody volunteered. Finally an old, gray-bearded man said: "Yes, durn ye, I'll ask one."

"What is it, my friend?" inquired Beveridge.

"I'll ask ye one and here 'tis: Why don't ye pass the President's message, durn ye? Answer me that if ye can!"

The Closed Season for Baths

AN INDIGNANT Indiana citizen told the tale of his woes to Editor Charles B. Landis, at Delphi, where Mr. Landis edits when not busy with Congress.

"Now, Charley," said the indignant Indianian, "I want to put it to you plain to see if I ain't right. Away along last spring an agent came around peddling portable bathtubs. Now, of course, I ain't got no bathtub in my house no more than some of my neighbors; so I bought one, thinkin' it was a good thing.

"He promised delivery the first of April, but no tub. In June and July and August and September, not a sign of one. Now he comes along, here in the middle of October, with the bathing season practically over, and wants me to take this tub and I'll be durned if I do it."

The Hall of Fame

¶ President Roosevelt, who is going hunting in Africa soon, is only a fair shot with a rifle. He is near-sighted.

¶ Philander C. Johnson, who invented "Senator Sorghum," and who is the humorist of the Washington Star, is interested in flying machines.

¶ Kin Hubbard, the artist and epigrammatist, originator of "Abe Martin," who lives in Indiana, used to play a trombone—he calls it a slip-horn—in a minstrel band.

¶ William S. Mowris, of Oklahoma, is the only man in that country who knows how to catch wild turkeys by running them down. Also, Mr. Mowris is a big oil operator.

"Is There Any Money in It?"

And the Man Who Showed Why and What There Was

By George Frederic Stratton

"IS THERE any money in it?" asked a friend of a small manufacturer of office appliances as they were talking about the business.

"There's five thousand of mine in it," exclaimed the manufacturer dryly, "and I'd be mighty glad to get it out."

A few weeks later he sold out for thirty-five hundred dollars. The purchaser took off his coat, rolled up his sleeves, and worked to such purpose that a year later he secured a partner who invested ten thousand dollars under an equal division of profits. To-day the firm is among the highest in the business, operating a capital of one million dollars.

From which it may be deduced that a more correct form of the question would have been: "Is there any money in you?"

For, in the last analysis, that is where the money really is—in the man.

Twenty-five years ago Charley M—— was known as the Clothing King of the Middle West. He had stores in Cleveland, Toledo, Detroit, and one or two smaller towns. He was a pioneer in sensational advertising methods, a splendid business man, and had made a fortune before he was forty. To employ some idle capital he decided to exploit furniture, and stocked up an elaborate store with the finest line ever seen in that city. Eighteen months afterward he stretched a canvas across the front of that store, inscribed in the following characteristic style:

I Know the Clothing Business Up and Down and Through the Middle.

BUT

I Don't Know a Blamed Thing About Furniture, and I'm Not Going to Sink Any More Money in Learning.

This Entire Stock Will be Sold at Auction,

Commencing Next Monday and Continuing Daily Until Even the Packing-Cases are Closed Out!

The stock was sold and the key turned in the lock, when a quiet, unassuming man from Kalamazoo came along and arranged to take the unexpired lease. He brought in a moderate stock of furniture, hired one of the former clerks and installed his wife at the desk. In three years he was carrying as fine a stock as M—— had carried, and doing a large, profitable business—a striking illustration, again, that the money is in the man rather than in the business.

The Imaginative Ferryman

At about the same period in the history of Detroit the ferryboats running across to the Canadian town of Windsor were owned by an Englishman named Horn, who also ran a somewhat noted saloon on the wharf. The boats were two in number, small side-wheelers, unattractive and uncomfortable, with twelve-inch plank seats affixed to the sides and in odd corners. As the boats were proving unprofitable, Horn, after trying for two years to sell out, declared that he would take them off the run and surrender his franchise. His eldest son, who had been a lake tug-captain for two or three years, came home at the close of navigation and persuaded his father to put in more money and build a new boat. The old man consented only when his son, who was his idol, agreed to stay at home and manage the line. The boat was built from the young captain's plans, and nearly paid for itself in the first season.

The upper deck was absolutely clear from stem to stern, with the exception of the cased-in smokestack. On the deck were seats for four hundred people, every one being a comfortable rocker or folding armchair. Not a plank seat or campstool was allowed on that boat.

The regular ferry fare was five cents, and Captain Horn issued ten-cent return tickets which gave the privilege of staying on board as long as one wished. Every fine afternoon, from early summer until late fall, that upper deck was filled with women who brought their sewing or their books, and often their babies in carriages—for which no extra charge was made—and rode back and forth on the mile run across the beautiful river. A man was stationed at the staircase to run those baby-carriages up and down. In the evenings the boat was crowded with young people, enjoying, for ten cents, a river ride lasting until eleven o'clock.

Two hundred and fifty passengers was the afternoon average, and twice that number for the evenings. The income, at ten cents each, was clear profit, for the regular ferry passengers and teams paid the expenses. The young captain had seen what no other man had then seen, that the combination of ferry business with excursions had splendid possibilities.

During the five following years four new boats of the same type were added, and there was scarcely a day through the summer when one or two of them were not chartered for all-day picnics. The type of boat which Captain Horn designed and his method of managing them are in use to-day by the company which succeeded him, and which owns the finest fleet of local excursion steamers on the Great Lakes.

There is often a subtlety about the qualities which attain success where others have failed which makes them difficult of recognition. Undoubtedly there are many cases where the stock qualifications—perseverance, sobriety, energy, integrity and patience—are present, but fail in carrying a man forward and upward because of the lack of some additional ingredient necessary to the success of the particular effort he is making. Even so deep a thinker as Hazlitt failed to recognize the existence of—or necessity for—these fine and subtle qualities. In one of his essays he says:

"The great requisite for the prosperous management of ordinary business is the want of imagination, or of any ideas but those of custom and interests on the narrowest scale."

It is true that Hazlitt lived during the old school of commercialism, but it is also true that the old school still has many adherents and practitioners, especially among the smaller business men.

The proprietor of a cheap restaurant in a factory town was deploring his hand-to-mouth business existence. "No man works harder than I," he exclaimed. "I get into the kitchen at five o'clock every morning and stay around till nine at night—first in and last out. I never drink or spend a dollar unnecessarily, and I try to give an honest meal for the money; but I can't get a cent ahead, although I keep everlastingly at it."

When the late little experiment in Economy and Retrenchment—or was it Retrenchment and Economy?—was tried, the restaurant-keeper, despondent at decreased business, went into some near-by woods and ended his life and his troubles with a revolver. One of his waiters arranged with his widow to take over the fittings and put his own peculiar ideas on catering into effect. He cleaned out all the window-signs, "Lamb stew, pork and beans," and similar tempting but trite announcements, and put up a new sign: "*The Pie House.*"

Prosperity in Pies

It became, literally, "the pie house." There was but one pie—beefsteak, lamb or chicken—every day; but during each morning a window-bulletin stated that "Our Beefsteak Pie to-day weighs 160 pounds," or thereabouts. On Fridays the *pièce de résistance* was a clambake. This was prepared in an oven instead of the orthodox bed of hot stones and seaweed, but the ingredients were right, and it appealed. The patrons of that restaurant were men who required a hearty noon meal at lunch prices, and those gigantic pies were eminently satisfying, in appearance as well as in fact. In October, a month before the voters of our country had decided between Republican tariff revision and revision of tariff by the Democrats, our friend of the pies was tearing out the partition between his store and the next, and doubling his seating equipment.

In a certain mercantile house where the individual shipments were very small, while the gross amount was gigantic, and where an urgent necessity existed for those shipments being made promptly, the greatest difficulty was found in meeting that condition. Shipping clerks were changed several times, but still the work dragged two or three days behind, although an ample force was furnished. Almost in despair, the manager took a young man from the sales department and placed him in charge.

"The shipments must be made on the days the orders come in!" he emphasized. "I don't know how you'll do it, but you must find some way."

Within a week the department had caught up and, thereafter, nothing but late afternoon orders were carried over.

"How have you managed it?" asked the manager. "Have you made any change in the system?"

"No, sir, not any. But I think it's because I got the boys to hustle at the first end of the day instead of the last end."

There's a good deal of science in that, although it is opposed to the "reserve your force" admonition. The man who knocks out his opponent in the third round hasn't got to fight a dozen more. Likewise, and also, the man who starts in good time for a train usually gets a choice of seats.

The peculiarity of this case is that, while the previous chiefs of that department were experienced men, selected for known success in other houses, they fell down in meeting the one urgent and admittedly-difficult condition, while a younger fellow, inexperienced, grasped the problem at just the salient point and won out.

The history of business contains many similar instances, but it is seldom possible to designate, exactly, the particular qualification which has enabled the man in question to wrest success from failure. No doubt it is often a combination in just the right proportions, unsuspected before, but brought into action by some sudden and urgent demand.

Success Where Others Failed

Two brothers, partners in the insurance business in Buffalo, had advanced some money to a manufacturer of bedsprings. The business went wrong and, in order to protect themselves, the insurance men had to take it over and close it up. One of the brothers handled the matter and, although he knew so little of manufacturing that, as he said, a "line shaft" and a "buzz saw" were synonymous terms to him, before he had proceeded far with the closing-up process he told his brother that he thought he'd try a little building-up. He hired a good shop foreman and devoted himself to the office work, with the result that in a few months he was making some well-advised changes and improvements in his equipment. And the business was gratifyingly successful from that time on.

This adaptivity of business men to entirely new conditions is peculiar to the United States, where it is by no means uncommon. From the up-country farmer and banker, with his shrewd and successful exploitation of any business which may come under his notice as "looking good," to the giants of industry operating sawmills in one county and street-railways in another, power-plants in the Sierras and mines in Cobalt, steamboat lines on the Great Lakes and irrigation projects on the great deserts, the peculiar and insistent qualities of all-round business and financial ability are found, as they are found in men of no other nation. We are sometimes accused by our trans-Atlantic brethren of lack of concentration and thoroughness; but, be that as it may, we are "hard to pass" in making satisfactory responses to the inevitable question: "Is there any money in it?"

And it is the man, every time—not the business, the patent, the franchise or the natural resource. All these have their part in determining the profits, but, like a recently exposed negative, they are blank or valueless until they come under the magic touch of the developer. Some of the most valuable inventions—inventions of world-wide fame and benefit—went begging for more or less lengthy periods, until the man with the pluck and the prowess to develop them came along.

A Christmas Box of Shawknit Trade Mark Socks

Just the Correct Christmas Present for Father, Husband, or Son

¶ "SHAWKNIT Socks" have been known to you a great many years. They are sold almost everywhere.

When you present "SHAWKNIT Socks" you are making a gift of the best that are made, plus the assurance that they will please the man who gets them, and a realization that your present will last for a long time and give great comfort and pleasure.

"SHAWKNIT Socks" are the best wearing socks. Every pair guaranteed by us. Our Shawknit trademark is plainly stamped on the toes.

For more than 30 years "SHAWKNIT Socks" have been the most popular American-made goods. They are free from seams—properly shaped in the process of knitting—fit comfortably—colors absolutely fast and pure.

This Beautiful Christmas Box contains six pairs of "SHAWKNIT" Cotton Socks—two of black, two of tan, and two of navy—all the same popular medium light weight for only $1.50.

Ask your dealer for style 19S938 the style number of this special assortment.

Try Your Dealer First

If he does not have them in stock his jobber will supply him. Otherwise please mail $1.50 to us and we will send this beautiful Christmas Box of socks to you, transportation charges prepaid by us, to any address in the United States.

These "SHAWKNIT Socks" are made in sizes 9 to 11½, inclusive. Please mention size wanted when ordering.

Our Beautiful Colored Catalog will be sent free to any address. Write for it.

SHAW STOCKING CO.
80 Shaw Street, Lowell, Mass.

HOW RICH MEN INVEST

By Theodore Burton

THE promise of a high rate of return on an investment should always awaken suspicion, and in some cases the actual payment of a high rate might well be considered the grounds for strong suspicion. Close and careful investigation should always be the order of the day whenever you are offered a security or an investment of any sort which promises to yield you a return which is above the normal.

But in this connection the question is continually asked: "Should a man be content with a return of four per cent.?" Many times my answer to this question has been a professional task, and for that reason I have repeatedly given it careful study. The conclusion at which I arrived is, that unless the man making the investment is able to give his close personal supervision to it, and unless he is also a capable man and fairly familiar with his ground, he will come out in the end with more money if he will stick to the four per cent. securities. My own observations in this field have compelled me to draw the conclusion that, granting good, average keenness and ability, the investor usually prospers with his investments in proportion as he is able to give them his individual attention.

Sizing Up the Management

A little attention right at the start is worth more than a great deal of it later. In the first place, the security and soundness should be determined by every known method of test, and established beyond peradventure. While, of course, it will be impossible for the prospective investor to know everything about the enterprise represented in the security in which he is interested, shrewd and careful men have found so many ways in which to apply the probe that this matter of finding the weak spots in a prospective investment has been reduced almost to a science, the general rules of which are entirely familiar to investment brokers and specialists, and to that part of the legal profession handling estates and trust funds and advising clients who have money to put out. It is surprising how often persons of very considerable ability make investments which a little common-sense figuring with a lead-pencil and a piece of paper would have demonstrated, in ten minutes, to be thoroughly undesirable, and would have shown that the enterprise could not possibly have paid the return promised. Repeatedly, specific cases have come to my attention because of the disappointment of the investors, and it has been the work of only a few moments to demonstrate that, even under the most favorable conditions and circumstances, the enterprise could not possibly have made the profits implied in the promise which was held out to the investor. This, of course, applies with special force to investments in industrial and commercial concerns—or, in other words, in the stocks and shares of manufacturing and commercial corporations.

Not long ago I was asked the question: "Would you advise not to invest in anything which is not a first mortgage or a first mortgage lien of some kind?" And my answer was this: "Mortgages on real estate are not, I believe, quite the favorite investments which they were a few years ago, or, at least, are not quite as highly regarded by the shrewdest investors of to-day. As to farm loans, this class of borrowers are less likely to be prompt in their payments of interest than the borrowers on the best class of improved real estate in cities and large towns." Then it must be remembered that there is considerable labor involved in examining into the title of real estate and into the financial resources of the borrower. Even if the person having the money to put out is skillful enough to determine for himself whether the loan or the investment is a good one—which in most cases he is not—the process usually requires more time than he is able to give to it. Again, it must be held in mind that the value of real estate is a fluctuating quantity, and this is true of farm property as well as of the other kinds of real-estate holdings. We are often very wisely reminded that real estate will not run away. But those who repeat to us this saying usually fail to add that a very large part of its market value may run away, and if this happens it makes small difference to the investor whether the land itself stays or goes.

The modern trend or disposition is to do business on a large scale, and this tendency has caused the floating of securities in far greater amounts than formerly, placing at the command of the private investor those securities which are based on transportation or manufacturing industries which, if carefully and honestly managed, are almost sure to be successful and remunerative. The qualifying clause which I have just used in this statement suggests the one essential point of inquiry to the man who proposes to put any considerable amount of money into a security of this sort. He should satisfy himself that the management of the corporation is in the right kind of hands; that it is, at the same time, characterized by conservativeness; and that the acts of its officials are hedged about by those safeguards which always characterize an honest and efficient corporation management. This is quite as essential as to know that the line of the industry itself is right, and that its material resources are in sound condition.

Municipal and county bonds are, I believe, coming into increasing favor with conservative investors. There is only one precaution in this connection which should be emphasized, and that is, never to invest in a bond of this class until you have had some one making a specialty of this kind of knowledge determine whether the proper legal authority exists in the city, county or whatever it may be for the issue of the bond in question, and that it has actually been issued in strict conformity with the law. As to preferred stocks and common stocks it should be said that in some cases there is such a degree of ability in the management of the corporations issuing them, and in the growth and development of the manufacturing, industrial or transportation system upon which they are based, that they yield an uncommonly high percentage of return, and at the same time afford a reasonable degree of security. However, I cannot but recognize the fact that, speaking in a general way, there is a degree of uncertainty as to this development, and that the element of risk involved is such as to make it impossible to recommend them to the ordinary investor, excepting in the most qualified and cautious way. To the man, for example, whose whole life has been spent in the railroad business and who is broadly familiar with the situation of the various systems, both as to their financial condition and their prospects for development, this particular field of investment offers rare opportunities. But he who has no special and intimate knowledge of railroad affairs should, I feel, be decidedly cautious in taking on these stocks.

Strength in Scattered Securities

One pronounced result of existing conditions has been a disposition to invest in banks and trust companies—to deposit with savings-banks and trust companies, which are, when we analyze it, mere agencies for the investment of money. Fifty years ago almost every one within a radius of ten miles of Cleveland who had a little spare means held at least a few shares of stock in the Lake Shore Railroad. There was a certain degree of public pride and interest in the enterprise, when it was building, which caused these persons to invest. The farmer, the tradesman, the shopkeeper, all liked the idea and felt a proprietary interest in the railroad into which they had put a little of their savings. They felt that it was their road and that its interests were their interests. What was the result? A local force of men all along the line of the road who felt a direct and individual responsibility for its protection and its prosperity! When one of these men saw some vandal defacing or injuring any feature of its property he didn't say to himself: "Oh, it's only the railroad," and pass by indifferently; on the other hand, he at once interested himself, actively and aggressively, in the protection of the property. Then, too, in a multitude of other ways he was on hand to see that the railroad was not mulcted and that it had a square deal—an attitude which, to say the least, is decidedly unusual on the part of the general public in these days. Consolidation of individual roads into great systems and the taking of the stock out of the hands of many small, individual holders along the line of the road has brought about this change, which I cannot but regard as an unfortunate one, both from the standpoint of the general public and the transportation lines.

All this is directly to the point, in one way. To my mind—other things being equal—the railroad or any other large industry which has a very large portion of its stock scattered among small holders who are in the same position to protect and assist the enterprise as were the small holders along the line of the old Lake Shore road of years ago, is a better investment than one where practically all of its stock is centralized in a few hands. I do not recall but one railroad to-day—the Illinois Central—which makes a special point of encouraging the scattering of its stock among small holders; this road offers special facilities for acquiring its stock to employees all along its line, and, I believe, also to the citizens who do business with it.

Public-Service Securities

If I were to speak of my own personal experience I should say that I have had the most satisfactory success with first mortgage liens on real estate—the very form of security which, perhaps, I have, in the first part of this statement, seemed most to criticise. But, after all, I do not feel myself to be inconsistent in this, for the reason that I have been in position, personally, to examine the basis of the security and to keep closely in touch with the whole real-estate situation in the field in which I operated, either for myself or for others. Next to this kind of security I would rank the bonds of the great industrial or manufacturing enterprises, many of which have been highly profitable. In this field one may occasionally find a chance for investment which offers at least a reasonable degree of security and at the same time has the possibility of a percentage of return beyond that which could ordinarily be expected. On the other hand, it should be said that by a process of elimination great industrial enterprises are concentrated more and more in the great centres, where they have the best access to raw materials and to transportation facilities, and that the margin of profit in these enterprises is steadily becoming smaller; there is much keener competition resulting all along the line.

There is also another important consideration which investors of a certain class are seemingly quite prone to overlook. For at least twenty years I have been constantly advising clients against investment in public-service corporations which have temporary franchises; and this because I have seen the development of popular opinion against them. Whether rational or irrational, this drift of public sentiment should be taken strictly into account by every investor, and the first question he should ask when thinking of putting his money into a security that is being offered by a public-service corporation is: "What is the length and what are the terms of its franchise?" Unless that franchise extends well into the future he will be wise to pass the security by, no matter how alluring may be its other features. Again, if the franchise is hedged about by a multiplicity of restrictions which will invite litigation and make it difficult for the enterprise to pay a good profit without feeling the lash of public resentment, the investor will do better to put his money into an industrial security which is not of a public-service character.

This is not saying that there are not many public-service corporations whose stocks and bonds are highly desirable; it is placing the emphasis upon the point of the length of the franchise term and of the immunity of the corporation from vexatious interference which will handicap its successful operation and involve undue legal expense.

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THE BEDIZENED TRUTH

(Concluded from Page 11)

a miracle. But there was no hope in that. The whole thing was up to me.

Twice on the way back I thought I'd have to give it all up and drown with Hattie. The first time the idea was horrible, and the second time I didn't much care. I got some heart after that; for as I came up on a crest I saw Dorcas running along the beach, trying to get Bumbo to go in after us. The old fool was frolicking around in front of her. He took it for some kind of a game. I thought I would never come up from the next wave—it was that seventh breaker you read about. But when I did get my head out of the foam and catch my breath I looked at the beach again. Dorcas was running toward the bathhouses, and Bumbo was cavorting after her, carrying a stick. I knew she'd gone for help; but I knew also that I couldn't keep going for two until they launched a boat or brought out a line. My play was to swim and swim and take chances that when we reached that boiling kettle of surf it would throw us ashore with the breath still in us. Hattie began to shake the cramp; she struck out a little with her arms, and I heard her whisper in gasps: "Save yourself—but I can't—swim yet."

Then I must have passed out for a while, with my arms and legs and breath still going; for the next thing I knew after I struck the boil of the surf I was riding the very crest of a big shore breaker and Hattie lay in my arms a dead weight. I saw the undertow below, as though I were looking from the top of a skyscraper. And, flash! I got a picture of the beach—three men standing holding a line, and Dorcas making gestures at them with her arms, and that fool, Bumbo, with his tail toward the water and the hair on his back up—daring any one to come in and touch me. I knew I had to fall, and I didn't care. I was only curious to know whether I was to die of a broken neck or was to be drowned right there on shore. Down we went, head first. I felt the water drop on me like the fall of a house, I felt the undertow roll me back as though I were a match, and I felt Hattie's body across me. I tried to catch it; I hadn't the strength. Then some one grabbed me—and I passed out complete.

The next sound I heard was a dog barking. The warm beach was under me. I opened my eyes—I couldn't turn my head. Bumbo was standing over me. I heard a man say, "Kill that fool dog," and another say, "The woman is breathing," and having nothing more on my mind I just naturally went out again.

As Laura Jean Libbey has it, when I struggled back to consciousness a fair hand was smoothing my brow. Of course, it was Dorcas; and I was in bed at the Moon Park Dispensary. The hot-water bags on my feet and chest were burning my skin but making no impression on the cold inside, and my lungs felt as if I'd tried to breathe the whole Atlantic. Besides several pains uncatalogued. I turned over and looked at Dorcas.

"Please, don't speak, Billy," she said, and she dropped that little, cool hand of hers on my lips. I kissed it, and she didn't take it away for a long time. I heard a step at the door. Dorcas went away, and I recognized Frothingham's voice. The thought of that frosty mutt talking to Dorcas did more to revive me than medicine.

"It's lucky you came so early, Mr. Frothingham," Dorcas was saying. "I can give you an exclusive story for the first edition of your paper. Of course, they'll all get it, but you will be ahead of the rest. It's really the most remarkable thing I ever went through."

"I heard something about it," said Frothingham. "They said that the press agent made a hero of himself. Now, really, it's a shame—but you can't expect me to feature the press agent, you know!"

I heard Dorcas give a little scream of surprise

"No, indeed!" she said. "Mr. Morris did the best he could, but *he* wasn't the hero. The real life-saver was Bumbo—you know him. The clown-dog in the animal show. Except for him they never would have got out alive. The strange thing is that we never could get Bumbo to swim before. But when he saw them struggling in the surf he plunged right through the breakers and came to them. The dear old doggins, he was a gentleman. He went straight for Miss Collins, and got her bathing-suit in his mouth, and swam to a point where the men could reach her with a line. But that wasn't all. The minute he saw that she was safe he turned back for Mr. Morris, who was pretty nearly gone. Mr. Morris had the strength to hold to Bumbo's collar, though he was unconscious when they pulled him out."

"Well, well," says this Frothingham person, "if Billy Morris had told me this thing I wouldn't have believed it. Expert swimmer and diver saved by a clown-dog!"

"Why, it does make quite a story. I never thought of it in that light before," said Dorcas. "Of course, I think that Mr. Morris would prefer to have his name kept out—here's Bumbo now, the precious!" And that fool dog, still wet where a wave had broken over him, accidentally, came wiggling into the dispensary. He loped to my bed, and I reached out and threw one arm over his neck and gasped: "Good old fellow, you saved my life!" The next sound I heard was retreating footsteps outside. That one touch of artistic nature had fixed Frothingham.

When he was gone, Dorcas rested her head on the pillow beside mine and said:

"Now, Billy Boy, you just rest quietly and don't worry. All your work is taken care of, and when you're well enough to see the papers ——"

The temptation was too strong. I opened my port eye and said:

"But, after this, how can I ever believe anything you say?"

Dorcas didn't take it as a joke. She dropped her head on my breast and whispered:

"Oh, Billy, dear, I guess I'm a liar, too."

Well, I guess you saw the story with which I capped off that season. I've landed others that brought me more space, but never a one that it gave me more satisfaction to plant—"Romance of Pretty Nurse and Press Agent."

Hattie Collins was bridesmaid.

Push Not Pull

ONE day a young stenographer thought of a plan which seemed to him likely to benefit the business—to increase sales, reduce costs, improve product—something desirable. He worked over this in his room evenings, writing it all out and considering possible flaws, revising and correcting it until he saw no room for further improvement. He wrote his suggestions out carefully, took the paper to the office and left it on the president's desk. To his disappointment it was never alluded to, but he had worked himself up to such an enthusiasm that nothing could discourage him. He had brightened his days of dull toil with dreams of what his night work was going to do for him. He saw in this line of effort something that would lift him out of detail work and gain for him a better position.

He, therefore, set to work on two or three other plans which he similarly revised and perfected and which, when left for the president's consideration, met the same fate as the first.

For various reasons, afterward clear to him, none of his early schemes was feasible. Some had been thought of previously and rejected as inexpedient, some had been tried and either abandoned or modified beyond recognition, others were, to the experienced eyes of the management, obviously futile.

But our persevering friend kept on trying. There were many evenings when he could find nothing else to do that was so interesting; besides, he felt all the time that he was getting nearer the mark.

One day he was sent for to discuss with the directors one of the many schemes he had submitted, and, with some changes, it was made to fit an existing condition and was adopted. A little later he made another hit, and then another. Soon he was regularly called to the conferences of the executive committee and then his progress was rapid; office manager, assistant secretary, treasurer, and finally vice-president and general manager of what had become a multi-millionaire corporation. He has now retired and could doubtless qualify for the very desirable personal rating of Aa A1.

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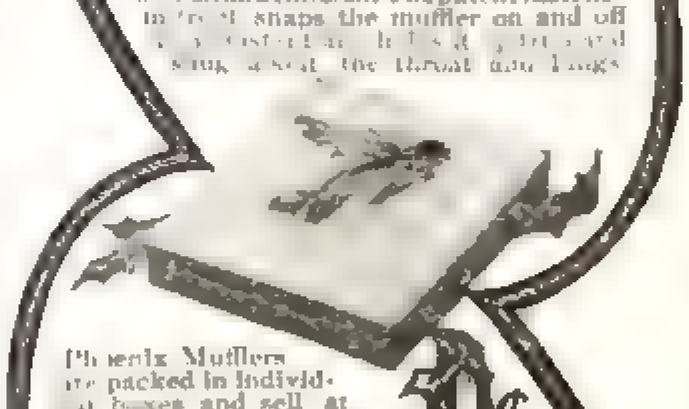

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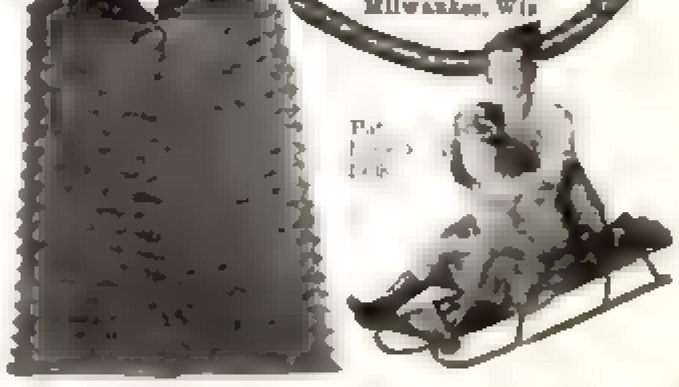

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"Why Girls Go Astray," by EDWIN W. SIMS, United States District-Attorney in Chicago. Mr. Sims was the Government Official in the famous $29,000,000.00 Standard Oil Case. A leading clergyman commenting on this wonderful article by Mr. Sims, writes: "Knowing the great price of a single soul, having had our minds stirred and awakened to the existing causes of the evils that engulf so many girls in the dark and dread whirlpool of death, let each of us appoint ourselves a committee of one to do all we can to stamp out the monstrous soul scourge and impede its further inroad into the homes of the NATIONS." Mr. Sims' treatise is written strictly from the viewpoint of a Government Official who has had to deal in his many recent prosecutions and investigations with this difficult and delicate subject.

The Sins of Society, by JOSEPH MEDILL PATTERSON, author of "A Little Brother of the Rich," the greatest book sensation of the year. Mr. Patterson is an insider and his contribution to the WOMAN'S WORLD is a startling exposé of the life and customs of the fashionably rich, who, Mr. Patterson states in his interesting article, have established an imitative court in this country, the basis of which is wealth.

White Slave Trade, by EDWIN W. SIMS, United States District-Attorney. The Chicago *Tribune* says: "The revelations made by United States District Attorney Sims in the WOMAN'S WORLD should be given as wide a currency as possible. The extent of the White Slave traffic, and the machinery by which it is maintained, should be brought home not only to the officials sworn to deal with crime, but to parents sworn under a higher law to guard their young. As Mr. Sims says, thousands of girls from the country are entrapped each year and he points out the pitiful fact that the parents of a great majority of these unfortunates are unaware of their fate. As a consequence of this state of public ignorance, the traffic proceeds unchecked save by the efforts of prosecuting officials, which are necessarily restricted and temporary in effect."

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All of these names and many others are represented by contributions in ONLY SIX consecutive issues of the WOMAN'S WORLD.

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THRIFT

THE novice in thrift usually effects his economies in pleasures and luxuries. "I'm spending too much," he reasons. "No more theatres, flowers or candy."

A New York accountant had never saved anything in his life until he cut down the most necessary item of his outgo. He saved money by cutting down the roof over his head.

In New York life, rent is the most inexorable factor. Clothing can be turned and worn another winter. Food may be hashed and warmed over. Amusements and vacations may be given the absent treatment. But the landlord is inflexible.

This accountant had a family of four—himself, his wife and two children, two and four years old. They lived in a six-room Harlem apartment. The lease was to expire in six weeks, and the agent notified tenants that rents would be raised. This accountant was already paying sixty-five dollars a month. His salary was twenty-eight hundred dollars. He recalled a talk with the janitor some days since. The janitor was tired and disposed to be confiding.

"This is a speculative apartment," said that expert. "It was built in the shabbiest manner. Our owners have spent twenty thousand dollars the past two years, sir, in repairs to taps, locks, pipes, wiring and the small things. It has been patchwork alone, and to-day we're as bad as when we started—there's no end to it, and we've nothing to show for the money."

There were twenty-four families in that building. This tenant knew very well that he paid a good profit on costly land and a speculative building. But he had not known that he was carrying an additional burden of nearly five hundred dollars a year for repairs. His children were now growing too old to be cooped indoors, and had to be sent out into the streets with a nurse-girl. He was born in Manhattan himself, and hated the thought of living in the suburbs. But the time had clearly arrived when he must do something to economize. So he moved to a Westchester town, twenty miles out, buying a house for thirty-five hundred dollars. This gave him, instead of rent, the following outgo:

Interest on mortgage, six per cent.	$210.00
Taxes and insurance	65.00
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	$366.00

Thus his fixed expenses monthly were thirty dollars and fifty cents, instead of the sixty-five dollars he had paid as rent in Harlem. To that, of course, there was commutation to be added. In the city he had ridden back and forth between home and office on the subway. If he had ridden twenty times a day and kept it up a century the fare would still have been five cents a trip. But to commuters the railroad made a wholesale rate of five dollars and twenty cents per month for sixty rides. Traveling to town each business day his transportation cost about ten cents a trip. In the subway he had stood in a crowd to travel six miles for a nickel. As a commuter he had a comfortable seat and rode twenty miles for a dime.

"Yes," objected some of his bachelor friends in Harlem, "but think of the hours you spend every week on the railroad!"

He did think about it. Moreover, he figured it out.

The subway trip had taken twenty minutes. Railroad time on express trains was fifty minutes. So he was spending on trains one hour daily more than his former traveling schedule. The difference between his old rent and his present, fixed expenses for a dwelling was four hundred and fourteen dollars yearly, or thirty-four dollars and fifty cents each month. At that rate, for each hour that he spent traveling he was really being paid one dollar and thirty-eight cents, on a basis of twenty-five business days in the month. That was more per hour than his salary at the office for an eight-hour day.

So, what this accountant really secured by moving into the suburbs was a margin for saving more than fifteen per cent. of his salary, and, furthermore, it was virtually money paid him for riding so many hours a week. He considered one dollar and thirty-eight cents an hour good wages for time spent in smoking, reading and playing whist.

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The **IDEAL VACUUM CLEANER** contains all the parts of the most efficient Vacuum Cleaning System. Weighs only 20 pounds, and is readily carried about. Operated either by hand or little motor connected with any electric light fixture. **No strength or skill of any kind needed.**

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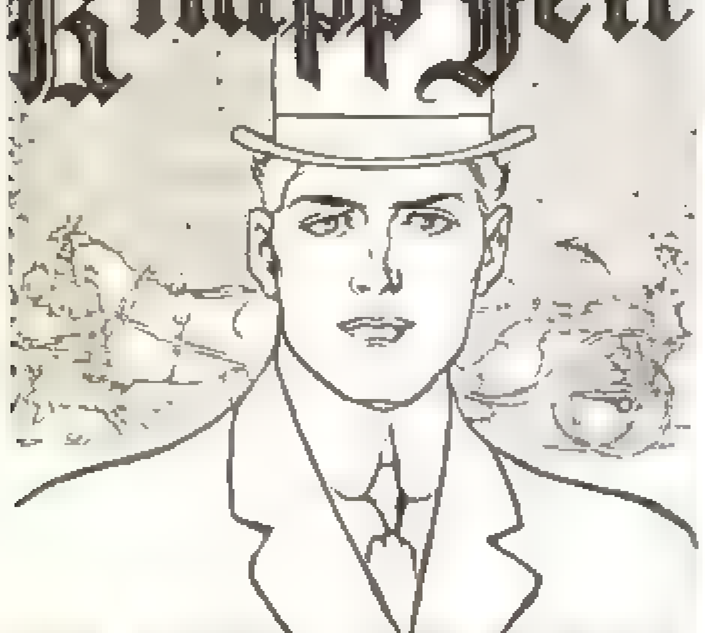

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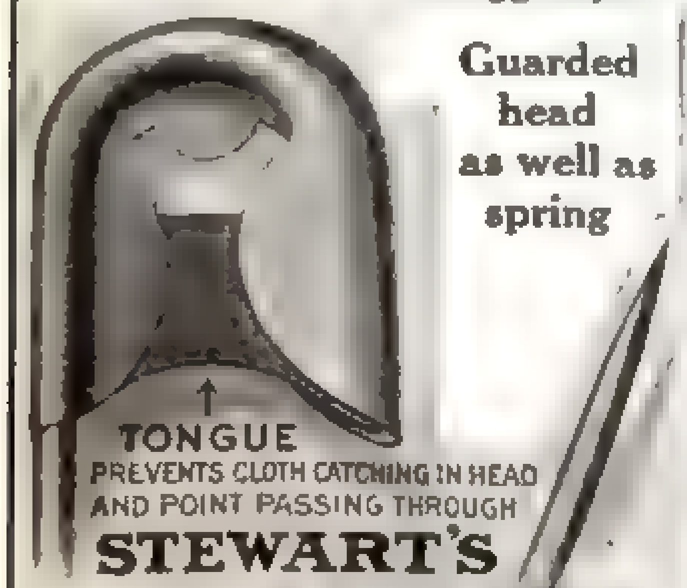
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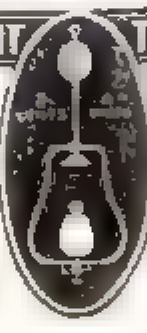

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The Way They Do Business in China

(Continued from Page 9)

the pace. How did he do it? Everybody was interested in solving that most valuable of all arts, the trick of spending your money and keeping it too, but nobody learned the secret. It seems, moreover, that the spendthrift never knew himself, and never took pains to fathom it. In a period of five years he had exhausted the resources of the estate, and yet at the time of his death he was as well supplied as ever with funds to indulge his vicious propensities and he had a goodly balance in bank besides.

His death, though it was tragic, was yet kind enough to divulge the mystery. One Kwong Chou-fu held the strings of a Fortunatus purse always open to the hand of the wastrel. And who, pray, was Kwong? At one time house servant in the employ of McGregor the elder, quondam office-boy for the canny Scot, and erstwhile comprador for that same shrewd gentleman. Kwong, it developed, had a little shrewdness on his own account. He learned by heart every move his employer had ever made; he accumulated a competency equal to that of his master's, and he had the added advantage of living longer and thereby doubling his capital. But, over and above his money, Kwong had gratitude, loyalty and staunchness that are beyond price. He was your Chinese *fidus Achates*. His clear Chinese brain and his good Chinese heart had been immeasurably distressed by the path young McGregor had chosen to follow and the end to which it must inevitably lead. Time and time again he remonstrated with him, and his only thanks were a sharp reminder to attend to his own affairs. Once or twice his thanks were even greater than this—the good-for-nothing proved his appreciation by slapping his wise monitor in the face. Kwong groaned inwardly, bowed submissively, and turned the other cheek. He ascertained the exact rate of speed at which the gilded youth was wearing off the lacquer, and when the last vestige of the gold was gone and a huge overdraft was in the greedy hands of a Shanghai gambler, the noble comprador deposited enough in the bank to pay for a regilding. And so it went on for several years, the fool burning his candle at both ends, the sage constantly supplying new candles to be burned.

Nor did Kwong's magnanimity end with the death of his master's son a whit more than it had ended with the death of the master himself. There is a romance within the romance. Young McGregor had paused long enough in his dance of ruin to marry a fair Portuguese girl at Macao, that famous Portuguese settlement and Oriental Monte Carlo within easy reach of Hongkong. His ardor stood the test of three brief months, then he sent his wife to Portugal, his letters and his remittances growing fewer and further between as the months waxed to years. In the very recent past the unhappy woman returned to China, bringing the daughter that meanwhile had been born to her, hoping to secure for their support some slight remains of the fortune that her former husband had not had the strength or the leisure to dissipate to the four winds. Her hope proved hopeless, and she was obliged to subsist as best she could on the charity of former friends. The story of her plight happened to reach the ears of the great-hearted Kwong—they were as sharp as his mind—and he hastened to the rescue, declaring to himself, with no mock heroics, that none of the clan of McGregor should want as long as he was alive. A generous sum was placed in the bank for Mrs. McGregor to draw against, and Kwong invented a story to the effect that the money had been left with him, in trust, by her former husband, for his wife and daughter. It would have been deposited sooner, he declared, if he had but known the whereabouts of the widow and her child. The banker in the case wormed the truth out of this more than good Samaritan, and, not wishing that Kwong's brilliant light should be hid longer under the bushel of his modesty, he made it public.

A finishing touch ends the story. The editor of a paper in Shanghai, to whom I am indebted for the tale, concluded it with: "Some months ago when I was in Tientsin I looked up Kwong Chou-fu, for I wanted to see what the hero of the unusual romance looked like. I found a plain, ordinary Chinese of the coolie type. He was a

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very old man, with a wife and large family. All of the children were receiving an Occidental education. Two of the sons were in American colleges, a third was at school in France, and the two daughters were being tutored in a convent near Shanghai. The old man received me cordially, regaled me with tea and wine, and when we were smoking his Russian cigarettes I tried to extract all the details of the McGregor incident from his own lips. He fought shy and would only admit, after much questioning, that what I had heard was true. '*Maskee*' (have done), he ended in his quaint pidgin-English; 'why you ask me? Suppose I can no spend my money no fashion I like best to spend?'"

In America we have grown accustomed to take it politely for granted that no gentleman grafts until he is caught; in China they take it for granted that everybody "squeezes," and nobody puts himself to the trouble of catching anybody else. This is the ideal condition. A mandarin squeezes his way into a fat job, and getting a salary on which he can't and isn't expected to live, he squeezes his way out of it. He would pass for a fool if he didn't, and to be considered a fool would destroy the dignity that attaches itself in the eyes of the common people to a mandarinship.

The Chinese railroads are not without graft. Your rates will go up or down according as you have given or forgotten to give the freight clerk his duly recognized percentage of "squeeze." Nor is this all. For the chances are in some districts that the train will be stopped three or four times before it has run fifty miles to permit collectors at certain arbitrarily fixed places to levy a tax on your goods. They are not necessarily bad fellows, these pig-tailed collectors, but then they were "squeezed" by the powers that be when the taxes were farmed out to them, and they have to "squeeze" in turn to get their "squeeze" back again. And so it goes! Imagine our own innumerable freight trains being halted at every State boundary by officious appraisers and collectors of taxes, and you will have an idea of what this system does to Chinese commerce. Ask for your freight rates in advance in China and the answer will be forthcoming, "We can't tell in advance; all depends on the taxes." "But what are the taxes?" "We can't tell in advance; all depends on the taxers." Ship your cargo over one inland route and you will be highly elated or grievously disappointed, as the case may be, to discover they might have gone for much more or much less over another. Harassed by this constant fluctuation of rates the United States and two of the other powers agreed to pay a tax of seven and a half per cent. for all goods brought in the port of entry, instead of the five per cent. demanded by the Chinese custom house, if the vicious system of interior taxation were done away with. China, quick to see the advantage of the proposition, agreed to its stipulations, but she failed to keep her word. Yet the fault was not China's, but that of the other foreign powers with whom she had to negotiate concerning the imposts to be levied at the port of entry. In time to come, China being no fool and wishing her railroads to prosper and increase, this petty system will be done away with, but that time has not come yet.

Again, as certain forms of "squeeze" are considered to be legitimate in China, so are certain forms of business dishonesty openly recognized and approved. Take, as an instance, the industry she has built up in the exportation of raw goat and sheep wool, such a quantity of which is shipped to Philadelphia for the making of cheaper grades of American carpets. It is the universal practice of highly-respected dealers to mix just so much and no more dirt and sand in the stuff, not in order to pull the wool over the eyes of the purchasers who know what they are getting, but, as it were, to throw sand into them. The wool couldn't possibly be any worse; the fact is that it's so bad that the United States gives it the lowest tariff rate on the lists. Were it any better the tariff would be increased and its importation would be shut off. Singular paradox of a business flourishing solely on its demerits!

Taking it altogether, one sees how it is, when discussing the broad question of Chinese honesty, one ends where one began by concluding that there is something to be said on both sides; but a little more on this side than on that. You pay your money or you get cheated out of it, and you take your choice.

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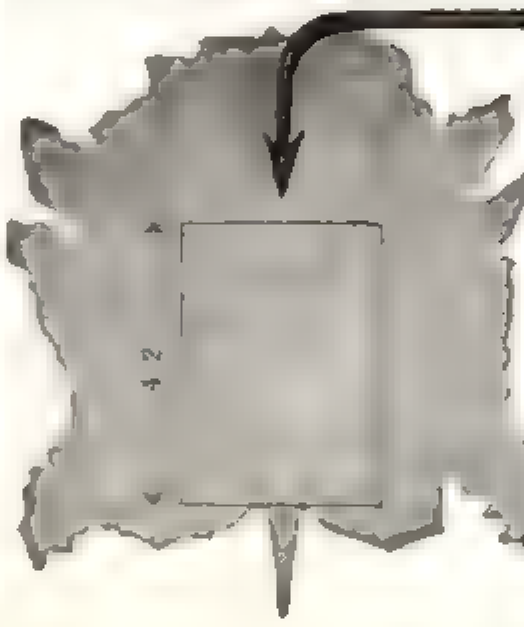

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THE TIDEWATER 4'S

(Continued from Page 7)

to the bronze double grilles in front pushed them back with a clang. In the rear, Heyburn, the cashier, and Pringle, the receiving teller, had already thrown open the vaults; and Richter, the paying teller, a scowl on his brow, was shambling down the corridor, laden down with bundles of banknotes. In the cage his assistant was busy arranging the last rows of specie, the gold and silver clinking sharply as he worked. Harney, as yet, had not arrived; but the ticker had begun to rasp like a locust as it pounded out the London opening.

"I'll be gone till noon," said Heyburn, putting on his hat. Pringle nodded, and the cashier had started for the door when he turned back. "Where's Harney?" he asked. "Hasn't he come?"

"Oh, he'll be here," answered Pringle evasively. "He always gets down before the Exchange opens."

Heyburn nodded. "I know it's all right, but you can't tell what Mr. Gaines might say He's been talking lately of ——" The cashier paused, and Pringle glanced at him sharply.

"You don't mean he's going to —— Not drop him, is he?"

"I don't know. He's said something about a younger man—one he could manage better himself. But I'd hate to see a good man like Harney go. I'd raise him, if Gaines'd let me."

Three minutes after the cashier went out a thick-set man in a slouched hat and somewhat rumpled suit of pepper and salt walked in slowly. His gait and bearing were important important, though he walked a little loosely and now and then moistened his lips, as if there were a taste in his mouth. Turning to the left he looked in at Gaines' empty office, glanced in turn at Heyburn's closed desk, and then, grinning slightly, bent his head to the level of Mr. Pringle's window. "Hello, son!" he said, a little thickly.

Pringle swung around with a start. "Why, good-morning, Mr. Topley!" he answered gravely, as he reached forward and took the somewhat uncertain hand stretched in to him at the window.

"Where's the old man and Heyburn—out?" inquired Mr. Topley.

It was not the words so much as it was the slight thickness of Mr. Topley's speech that made Pringle glance at him covertly.

"Mr. Gaines is not down yet, Mr. Topley. But he'll be here shortly, and I can get the cashier by telephone. Have you come to look us over?"

"Unh-hunh!" Mr. Topley turned from the window and glanced toward the vaults. "Suppose I might as well get busy," he remarked, and wet his lips again.

Five minutes later Harney entered. He walked briskly, his eye on the clock, after one swift glance at Gaines' empty office. But half-way down the corridor the quick step halted; he paused, faltering; and then something tugged at his heart with an icy, gripping clutch.

Topley, the district bank examiner, had just taken charge of the vaults.

Harney hardly knew his own voice when he spoke to the clerk in the nearest window. "What's up?" he asked, though he knew. The reply was illumining.

"Topley—and say"—the clerk grinned, as he jerked his thumb toward the vaults—"say, he's got on a hang-over again!"

Topley!—and tight? But there was a greater and far more vital scandal working in Harney's mind than this old scandal of the bank examiner's weakness. There was the scandal of Gaines' thievery, now imminently to be found out. For when the examiner came to the bundles of Tidewater Milling 4's ——

Harney clapped his coat pocket.

For the clerk had come down that morning with his mind made up. Gaines should be allowed no chance to wriggle out of it; he should have no opportunity to replace the stolen bonds. Harney had purposely left them at home, and he was going to charge Gaines with his thievery and find out what he'd do. The only promise that Gertie had managed to wring from her husband was that he would not blackmail the man—that is, force him to give the needed raise in salary. Beyond that, Harney must decide for himself.

But now

But *now* it was all different. For, if Topley found the bonds to be missing, the finger of suspicion would point—not at Gaines; oh, no! Not at Gaines, but at the man who had taken them from the bank—Harney, the loan clerk!

He could clear himself, of course, in time. There might be no trouble, but ——

Fear breeds on itself with inconceivable fertility. A swarm of mights and buts leaped into existence in Harney's mind. He knew himself to be ghastly white and shaking as he stood there, clinging to the counter for support. He whispered to himself, and, after that, turning on his heel, he shambled back to the doorway, and, once in the street, took to his heels as fast as his legs could carry him

There was a telephone booth in the corner cigar store. Harney fumbled desperately in the book till he found the number he wanted—a grocery just around the corner from his flat. A dull-witted German boy answered, and it seemed to Harney as if he took a whole hour's agony in making the lout understand.

"Get Mrs. Harney to the telephone—do you hear? As fast as she can get there!"

He repeated it over and over, until the boy at the wire's other end had it down. Then he sat in the booth, fearful lest some one might get the telephone away from him; and there he waited another blighting age, the sweat streaming from his face. If Gertie didn't understand—or if she were away from home

The bell jingled, and he snatched up the receiver. "That you, Gertie?" To his horror it was the the same thick German voice as before that answered him.

"Choost a minnid. She gomes. Hold der vire."

Then there was a rattle, the small pattering of footsteps heard from many blocks away, and Gertie's voice rang out to him, clear and minute, like the voice in a dream:

"Walter! What is it?"

By a tortured effort he cleared his throat and spoke. "Listen: I have no time to repeat what I say. Get those bonds and bring them to me as fast as the Subway can take you. Do you understand?"

She had been looking intuitively for something like that. But Harney, hardly waiting for her frightened yes, hung up the receiver and staggered from his seat. "City call?" asked the cigar clerk, and Harney slid him a quarter across the glass case. "Hey!" yelled the man after him, "here's your change!" But Harney was half-way back to the bank.

The first man he saw on entering was Gaines—Gaines, with his arm through Topley's and joking him as they walked down the corridor to the vault. Harney's eyes almost burst from their orbits.

For more than a half-hour the loan clerk sat waiting for the bomb to burst. And what happened to him during the half-hour he was never able to recall. He knew he tried to read his mail—notices of withdrawals, substitutions, interest charges, and whatnot; they swam giddily before him, letters and figures that mocked him with ribald, jeering movements, dancing to and fro. They were hauling out the bank's securities now, for Topley, curiously enough, had asked to see them first. Gaines, too, like Topley, had begun to wet his lips; but beyond this the man gave no outward sign of the storm of terror that must have raged within him.

"Eats too much!" thought Harney, with a sudden inward scream of laughter, heard—in its frenzy—only by himself. Indeed, he wondered it did not burst a way through his breast. "Eats too much. It'll be apoplexy, and he'll drop like an ox!"

That is, he might—unless it were Harney that was first to be felled in the shambles.

For the loan clerk, in the turmoil of his mind, had begun to wonder whether Gaines was a man to be caught like that—caught "with the goods." He might have something up his sleeve. And when it was found out that the loan clerk had walked off with last night's securities, why ——

A slender figure turned in at the door—a woman with a set face, who held a package under her arm. Mr. Pringle nodded pleasantly as she went by his cage, but she passed blankly, hurrying as if she had not seen him. Then Harney heard a voice speaking to him, a voice he did not know, and so loud and clear that the near-by clerks looked up involuntarily.

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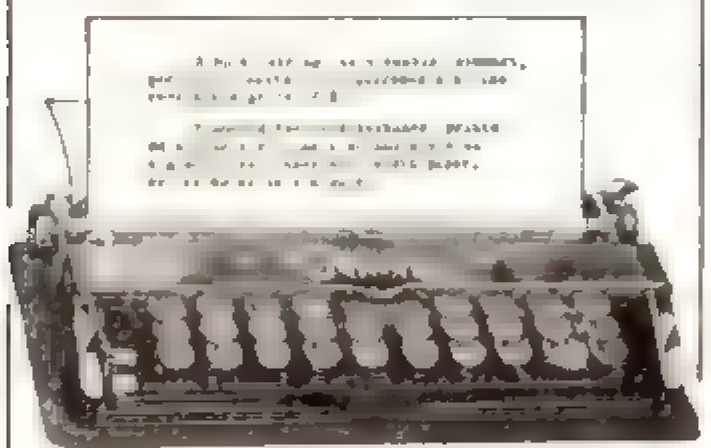

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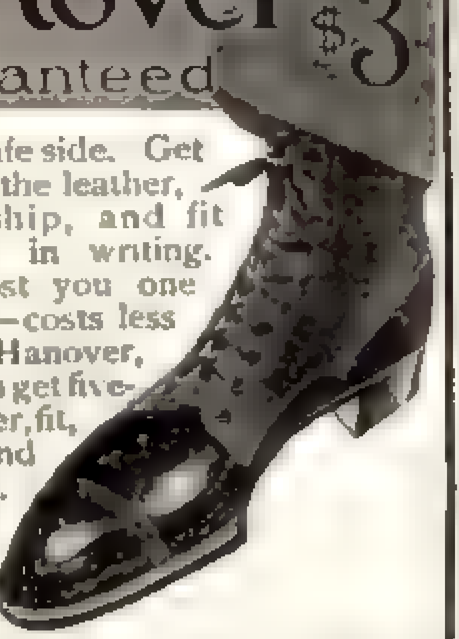

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parcel her lips framed the words: "Too late?" Harney made no answer—not even with a shake of his head. But she read it clearly enough—in his eagerness, in the color that sprang to his pallid cheeks, in the way he leaned down behind his desk and tore off the paper wrapping. Staring at him silently, she drew a deep breath of relief—relief, though she knew not why—relief, and then again a profound sinking and tumult in her soul.

For Harney had thrust the bonds beneath his coat and turned away. He was gone, and with her eyes fixed straight before her she walked dizzily from the bank.

Topley had begun on the bundles of securities. Grinning and careless, he spread them out with a flirt of his hand, bundle after bundle, the bank's hoard of stocks and bonds. One glance at the figures on the loan envelopes; another glance at the indorsements; then a hurried counting of the securities. It was bungling, incompetent, almost brazenly arrogant and jocose in its shirking of the duty. Gaines wandered to and fro, and, now, he was grinning slightly, too.

"Say, old man," said Topley genially, "I heard a new one—out last night with the boys."

He leaned back long enough to tell the "new one"; and Gaines laughed cordially.

Harney heard him from afar. "He's got his nerve—the dog!" he muttered; and pushed open Heyburn's door. The room was empty. A moment later Pringle heard some one rattling sharply at the back of his cage. Harney was staring through the wires.

"Where's Heyburn?—gone out?" Pringle told him, speaking over his shoulder while he checked off a deposit slip and speared it on the spike. "Then you'll do, Pringle. Let me in—I've got to speak to you. . . . Quick!"

Pringle turned in astonishment. Harney's white face was dripping as the receiving teller opened the cage-door wide enough to let him push inside.

"Now look—and *remember!*" Harney slapped down the bonds on the counter, and stripped off the rubber bands. "See that?" he cried, and pointed to the entry on the bond envelope. "Fourteen thousand, four months at six per cent." Pringle nodded, and swiftly glanced at him; for Harney was shaking now. "See that?" said the loan clerk: "fourteen thousand on twenty Tidewater Milling first mortgage 4's. There's Gaines' initials—his O.K., and ——" He laid a hand on Pringle's wrist, and clenched him tight. "*Where are they?*" he demanded shrilly.

The paying teller saw it at a glance. He looked up at Harney, his glance almost guilty; and there faltered from his lips one word—the first in a sentence that was never finished: "You ——"

Harney gripped his wrist until Pringle squirmed. "No—not me! Or am I crazy? Not me—but Gaines!"

"Gaines!—the old man?"

"Yes," answered Harney; and told him all. Then Richter was called in, too; for Harney had had a fright. His own honesty ——

His brain cried back to him: "*Your* honesty?"

But Harney, hardly able to speak now, told what he knew. "I've been watching Topley. He's passed all three of the other Tidewater bundles, and missed it clean. This is the last."

Richter and Pringle were as white as Harney now. And to their question—the one they asked in a breath—he made the same answer he had made to his wife:

"I wish I knew!"

Gaines was still tacking off and on when Harney came back from the front. Gaines knew there was still another bundle of Tidewater 4's; and then ——

"Mr. Topley," said the loan clerk, in a voice curiously clear and solemn, "here's a bunch of Tidewaters you haven't got. I didn't put them in the vaults last night."

Topley swung around, grinning indulgently. "Not holding out on me, are you?" he chuckled jocosely.

The loan clerk was aware, as he spoke, of Gaines starting forward swiftly—of Gaines clicking his teeth together, while the raw red of his face fled out, and left it a sickly, leathery white. "You kept ——" Then the president seemed to realize. With a struggle he composed himself. "Ahem!—ah!" said he; and for the fourth time now the farce of checking off the securities was carried out. Topley ran the

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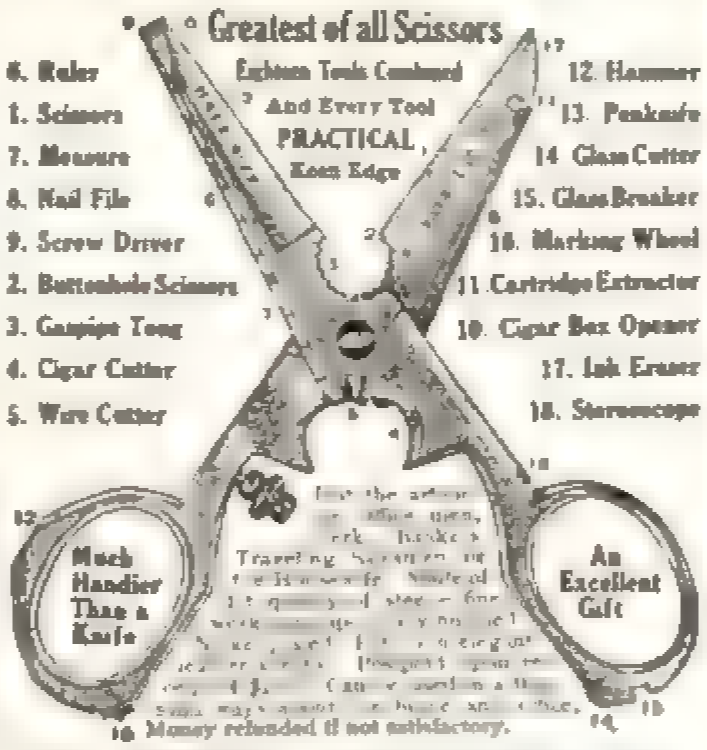

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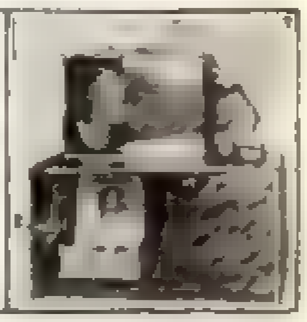

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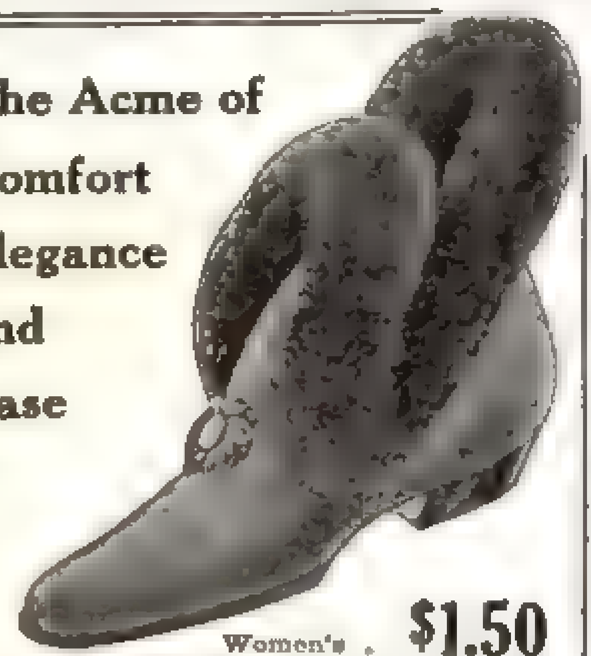

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bonds through his fingers, and carelessly tossed them aside. "All right!" said he, and Harney heard some one wheezing close at hand.

As the loan clerk went back to his desk in the corner he knew that a pair of spotless spats came pattering after him. That was clumsy, too, for the spats should have waited a day or so before doing what they meant to do. Harney knew the spats were close behind, but without looking around he went and leaned over the ticker. At a glance he saw the market was hardening; and while he ran the tape through his fingers he could hear a thick breath wheezing behind him. Yes—clumsy—because, on a rising market, the owner of that wheezing voice might still be able to get away with *it*.

"Mr. Harney ——"

He looked around slowly. "Yes," he responded dully.

"After your recent—ah—lack of interest and—ahem—your worse than gross—ah—carelessness of your methods—this present instance, I mean—why, it is my painful duty ——"

Harney turned to him, his jaw thrust out. "Your *what?*" He knew that the near-by clerks were listening, aware of what was coming. It stung like a rash, and he felt his ears grow warm. A moment later a haze of red swam before his eyes. He wished to lean forward and pinch the heavy puffs beneath the lids, so that they would burst.

"We shall be obliged," said Gaines, his eyes glittering, "to replace you at once!" Instantly he raised his hand. "No, do not plead with me. This is—ah—I may say—final. You may turn over your desk at once; immediately, sir."

Harney bristled up to him. "What?" he cried under his breath.

Gaines fell back a step or so in alarm, the white spats doing an abrupt and agitated little *pas seul*. But as the near-by clerks, mute spectators of the by-play, moved alertly, Harney glanced quickly about him. "Bah!" said he, and grinned.

Then Gaines went back to his office, the white spats twinkling into the distance—more than ever reminding Harney of Alice's Wonderland White Rabbit. Dodging the expectant Topley, who, no doubt, had a new one reminiscent of the night before, the president kept on to his office, where he slammed the door behind him.

He found himself a cigar; but he had no sooner viciously bitten off the end when he as viciously threw it away from him. Then he heaved up his shoulders, breathed stertorously, and dropped his hands at his sides. A great weight seemed to have fallen from his breast, and he grinned slightly, moistening his lips afterward. It was the rapid opening and shutting of his door that awakened him from his reflections; and there stood Harney, his eyes glued on the president.

It was Gaines who spoke first. "Well, sir?" he said—not pompously, but with a small faltering of his voice, as if Harney's gaze were disconcerting. The loan clerk kept on staring. "What is it you wish?" asked Gaines, after a moment, uncomfortably moving his feet beneath the desk.

Harney stood where he was. "You've discharged me, Mr. Gaines."

"Oh, is that what you want?" The president's voice was almost chirping as he spoke. "Well, I have no time to talk about it now. Furthermore, I must inform you that it is—ah—final. Good-morning."

But, instead of going, Harney leaned down and turned the key in the lock. Then he walked slowly to the desk and rested his hand on the lid. His eyes had not moved from Gaines', but held them with a strong intensity. The loan clerk leaned a little nearer.

"You damned scoundrel!" he said between his teeth.

. . . .

Gertie had chops for dinner—breaded mutton chops with tomato sauce. She knew, as she watched them cooking, that she would never again be able to see chops without an instant's loathing—a swift, intolerable memory of the day's terror and doubt. She had heard nothing from Walter and she dared not call up the bank. An odor of singed fat warned her to turn the chops in the pan. "Oh, my soul!" she whispered to herself; and then, as if in emphasis, the front door slammed noisily. But instead of going to him she sank weakly into the nearest chair—a chair over whose back she'd thrown the beginning

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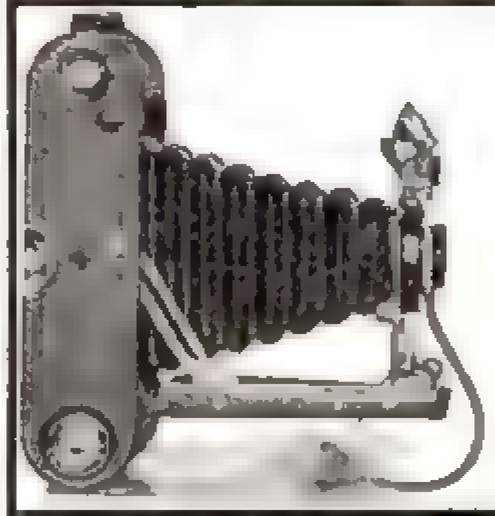

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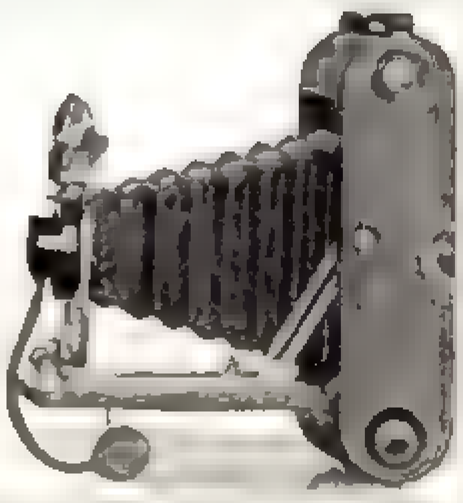

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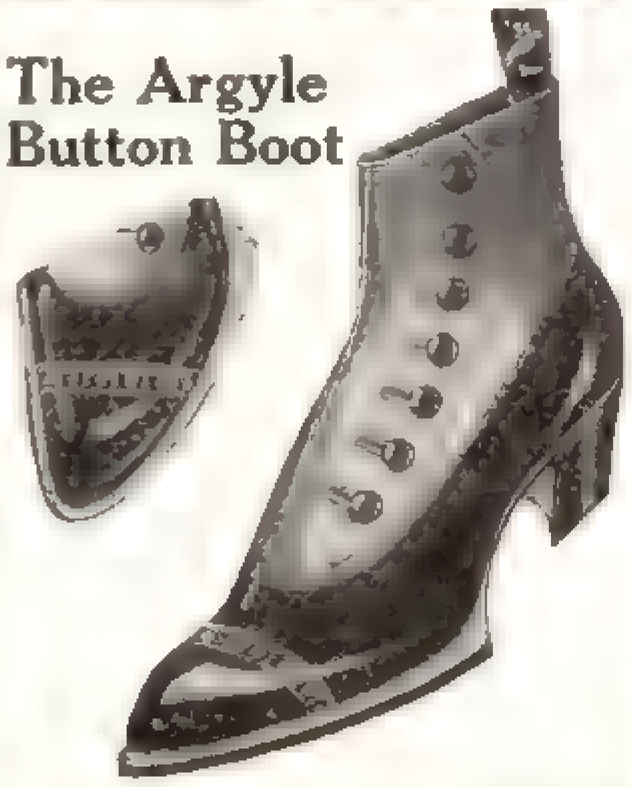

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of a piece of fancy-work. There he found her, pallid and wide-eyed, and—waiting.

"Well?"

His voice was thick and harsh, hoarse, so that his speech was almost unintelligible. He, too, was white, and there was a drawn look about his mouth she had never seen before.

"What happened?"

The answer crashed on her mind like a thunderbolt. "Nothing."

Nothing? He pulled off his hat and threw it on the kitchen table, where it narrowly escaped overturning the opened can of tomatoes.

"Then you didn't force him to raise your salary?"

Harney stared back at her stupidly. Rising swiftly, she waited, her head craned forward, as if hanging on the answer.

"No," he replied wearily; "I didn't club him into doing it. Why do you ask? Didn't I promise you?"

Gertie raised a despairing face—it was all her fault. She had done it—that laughing remark about grafting.

"But he raised your salary, anyway—and you let him. Oh, Walter, Walter, you took it!"

Harney sat down suddenly.

It seemed to her as if he dropped into the chair without even the ability to sustain himself.

"Took it? No, I didn't take it!" He put up his hand to silence her. "They offered it to me, though, and I—oh, well! I laid down on the graft."

She stepped closer to him. "Laid down on it? Walter—please tell me!"

He sighed wearily again. "Oh, I laid down, I tell you. I've got a helper, though—an assistant; and I've got two weeks vacation—the first in three years. We're going to the seashore, because the bank's given me six weeks' extra pay. I only took it because they owed it to me—two weeks' vacation for three years."

As he finished speaking she threw out her hands to him in an attitude of abject appeal.

"Walter! Walter! You made him give you—*that?* You took it, after what I said to you last night? And you call it vacation money? I tell you it is hush money—*hush money!* Do you hear me?"

To her utter astonishment, after eying her a moment wildly, he burst into a gale of laughter.

"Huh! I took it from the bank—from the bank; and not from him," he cried thickly. "I took it because it was mine—owed to me. I'm going to the seashore—because if I didn't I'd go to Bloomingdale Asylum instead. From him, you say?"

He threw back his head again, laughing outrageously; and then rocked forward, his head buried in his arms, the sobs shaking him from head to foot. "Oh, Gertie! Gertie!" he wept; and shrugged himself, when he felt her arms flung around him. "No—don't touch me till I've told you."

But she got his head against her breast and held him. "You're mine—anyway!" she whispered fiercely. "It makes no difference. I'll get you out of it. My boy—my poor, poor boy!"

He sat up, staring at her wildly once again. "Listen: They offered me a raise—Heyburn and the others. I wouldn't take it. I said I'd rather wait a while—that I didn't care for it now. Then they made me take the vacation—Heyburn and the rest of them. I gave in there—and I gave in when they offered me a helper. I was nearly broken down—I've been that way for months. But I didn't take a thing that wasn't right and square. I didn't—I didn't!" he iterated passionately.

She asked one more question of him: "And Gaines?—he gave his consent?"

Harney shook a little more.

"Heyburn's president," he said, as he clung closer. "I'd forgotten to tell you. Gaines has resigned, and the bank won't lose a cent!"

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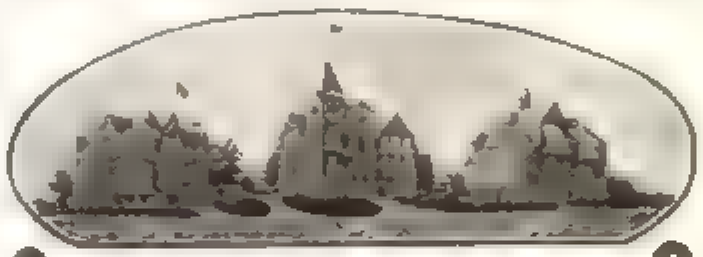

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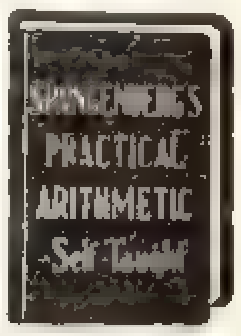

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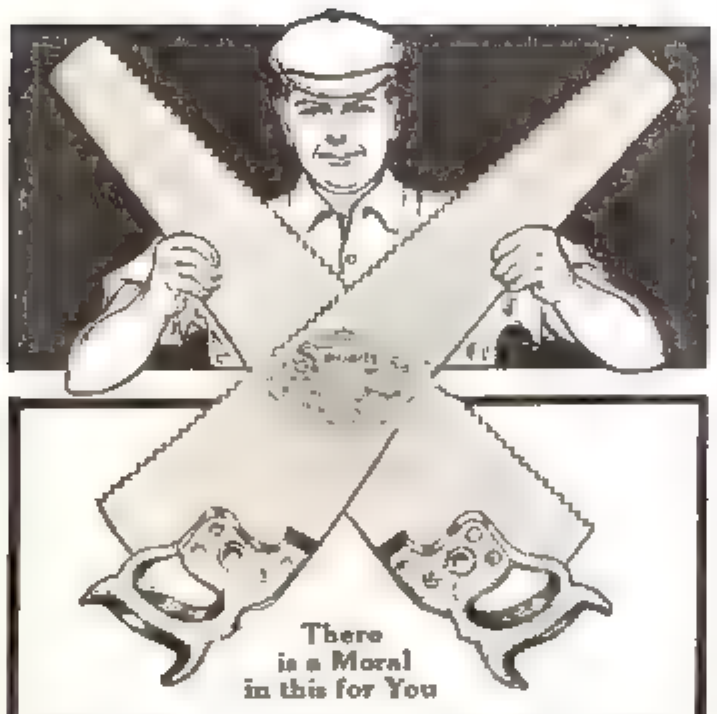

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TREASON IN THE BODY

(Continued from Page 13)

the corks of bottles, dust from the air, or even air bubbles. These "discoveries" have ranged the whole realm of unicellular life—bacilli, bacteria, spirilla, yeasts, moulds, protozoa—yet the overwhelming judgment of broad-minded and reputable experts the world over is the Scotch verdict of "not proven"; and we are more and more coming to turn our attention to the other aspect of the problem—the factors which cause or condition this isolation and assumption of autonomy on the part of the cells.

This is not by any means to say that there is no causative organism, and that this will not some day be discovered. Human knowledge is a blind and short-sighted thing at best, and it may be that some invading cell, which, from its very similarity to the body cells, has escaped our search, will one day be discovered. Nor will the investigators diminish one whit of their vigor and enthusiasm on account of their failure thus far.

The most strikingly-suggestive proof of the native-born character of cancer comes from two of its biologic characters. The first is that its habit of beginning with a mass formation, rapidly deploying into columns and driving its way into the tissues in a ghastly flying wedge, is simply a perfect imitation and repetition of the method by which glands are formed during the development of the body. The flat, or epithelial, cells of the lining of the stomach, for instance, begin to pile up in a little swarm, or mass, elongate into a column, push their way down into the deeper tissue, and then hollow out in their interior to form a tubular gland. The only thing that cancer lacks is the last step of forming a tube, and thereby becoming a servant of the body instead of a parasite upon it.

Nor is this process confined to our embryonic or prenatal existence. Take any gland which has cause to increase in size during adult life, as, for instance, the mammary gland, in preparation for lactation, and you will find massing columns and nests of cells pushing out into the surrounding tissue in all directions, in a way that is absolutely undistinguishable in its earlier stages from the formation of cancer. It is a fact of gruesome significance that the two organs—the mammary gland and the uterus—in which this process habitually takes place in adult life are the two most fatally liable to the attack of cancer.

Another biologic character is even more striking and significant. A couple of years ago it was discovered by Murray and Bashford, of the English Imperial Cancer Research Commission, that the cells of cancer, in their swift and irregular reproduction, showed an unexpected peculiarity. In the simplest form of reproduction, one cell cutting itself in two to make two new ones, known as mitosis, the change begins in the nucleus, or kernel. This kernel splits itself up into a series of threads or loops, known as the chromosomes, half of which go into each of the daughter cells. When, however, sex is born and a male germ cell unites with a female germ cell to form a new organism, each cell proceeds, as the first step in the process, to get rid of half of these chromosomes, so that the new organism has precisely the normal number of chromosomes, half of which are derived from the father and the other half from the mother germ cell. This, by the way, is the mechanical basis of heredity.

It has been long known that the mitotic processes of cancer and the forming and dividing of the chromosomes were riotous and irregular, like the rest of its growth. But it was reserved for these investigators to discover the extraordinary fact that the majority of dividing and multiplying cancer cells had, instead of the normal number of chromosomes, exactly half the quota. In other words, they had resumed the powers of the germ, or sexual, cells from which the entire body was originally built up, and were, like them, capable of an indefinite amount of multiplication and reproduction. How extraordinary and limitless this power is may be seen from the fact that a little group of cancer cells grafted into a mouse to produce a Jensen tumor, from which a graft is again taken and transplanted into another mouse, and so on, is capable, in a comparatively few generations, of producing cancerous masses a

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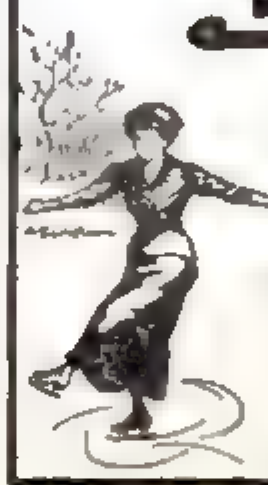

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thousand times the weight of the original mouse in which the tumor started.

In short, cancer cells are obviously a small, isolated group of the body cells which in a ghastly fashion have found the fountain of perpetual youth, and can ride through and over the law-abiding citizens of the body-state with the primitive vigor of the dawn of life.

This brings us to the most practical and important questions of the problem: What are the influences which condition this isolation and outlawry of the cells? What can we do to prevent or suppress the rebellion? To the first of these science can only return a tentative and approximate answer. The subject is beset with difficulties, chief among which is the fact that we are quite unable to produce the disease in animals, with the single exception of the Jensen's tumors in mice referred to, nor is it transferred from one human being to another, so that we can make even an approximate guess at the precise time at, or conditions under, which the process began.

Many theories have been advanced, but most investigators who have studied the problem in a broad-minded spirit are coming gradually to agree to this extent:

First of all, that one of the most powerful influences conditioning this isolation and revolt of the cells is age—both of the individual and of the organ concerned. Not only does far the heaviest cancer mortality fall between the ages of forty-five and sixty, but the organs most frequently and severely attacked are those which between these years are beginning to lose their function and waste away. First and most striking, the mammary gland and the uterus in women, and the shriveling lips and tongue of elderly men. To put it metaphorically, the mammary gland and the uterus, after the change of life, the lip, after the decay of the teeth, have done their work, outlived their usefulness, and are being placed upon a starvation pension by a grateful country. Nineteen out of twenty accept the situation without protest and sink slowly to a mere vegetative state of existence, but, in the twentieth, some little knot of cells rebel, revert to an ancestral power of breeding rapidly to escape extinction, begin to make ravages, and cancer is born.

The age-preferences are well marked. Cancer is emphatically a disease of senility, of age; but, as Roger Williams has pointed out in his admirable monograph, not of "completed" senility.

To express it in percentages, barely twenty per cent. of the cases occur before forty years of age, sixty per cent. between forty and sixty, and twenty per cent. between sixty and eighty. Thus the early period of decline, the transition stage between full functional vigor and declared atrophy (wasting) of the glands, is clearly the period of greatest danger; precisely the period in which the gland cells, though losing their function—and income—have still the strength to inaugurate a rebellion, and a sufficient supply of the sinews of war, either in their own possession or within easy striking distance in the tissues about them, to make it successful.

Not less than sixty-five to seventy-five per cent. of all cancers in women occur in atrophied organs.

A rather alluring suggestion was made by Cohnheim, years ago, that cancers might be due to the sudden resumption of growth on the part of islands or *rests* of embryonic tissue, left scattered about in various parts of the body. But these are now believed to play but a small part, if indeed any, in the production of true cancer.

Finally, what can be done to prevent or cure this grotesque yet deadly process? So far as it is conditioned by age, it is, of course, obvious that little can be done, for not even the most radical vivisector would propose preventing in any way as large a proportion as possible of the human race from reaching fifty and sixty, or even seventy years, to avoid the barely six per cent. liability to cancer after forty-five.

As regards the influence of chronic inflammations and irritation, much can be done, and here is our most hopeful field for prevention. Warts and birthmarks that are in any way subject to pressure or friction from clothing or movements should be promptly removed, as both show a distinctly greater tendency than normal tissue to develop into cancer. Cracks, fissures, chafes and ulcers of all sorts, especially about the lips, tongue, mammary gland, uterus and rectum, should be early and aseptically dealt with. Jagged remnants

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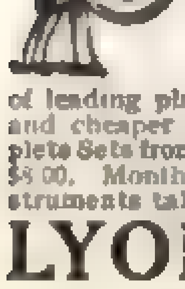

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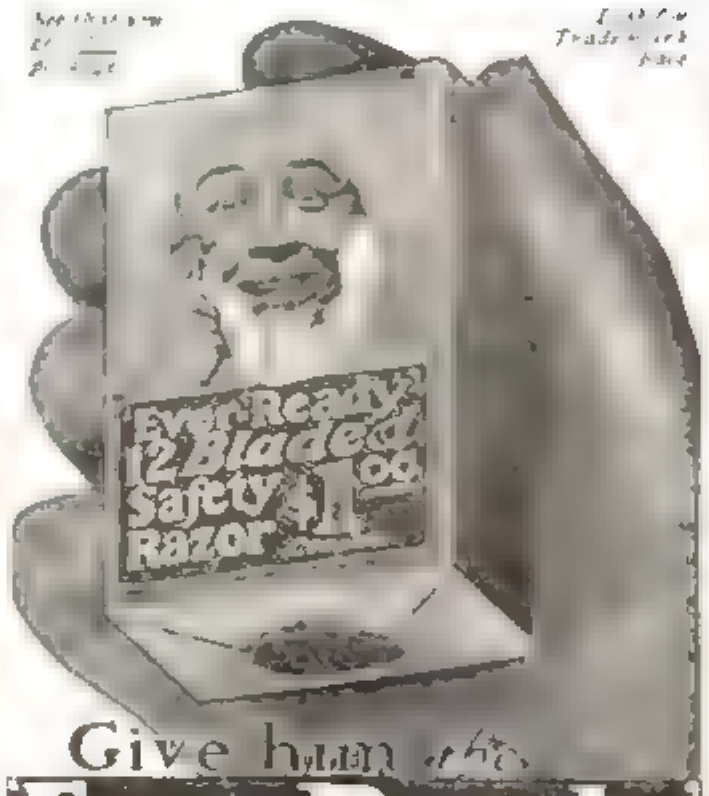

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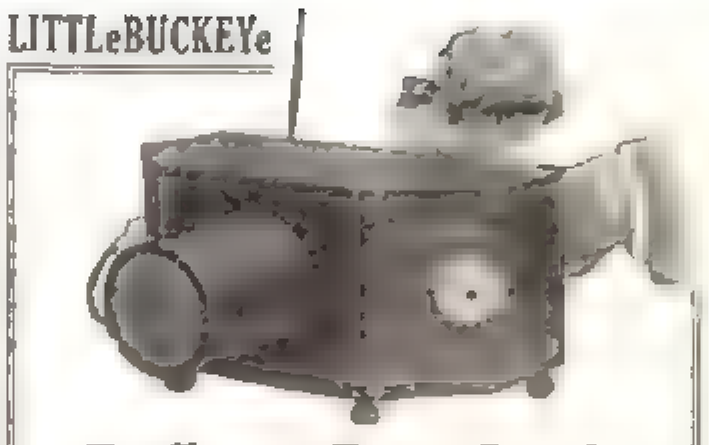

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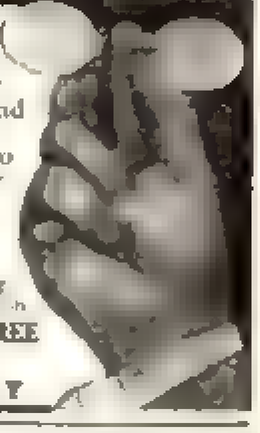

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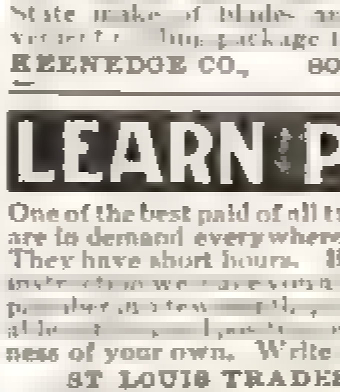

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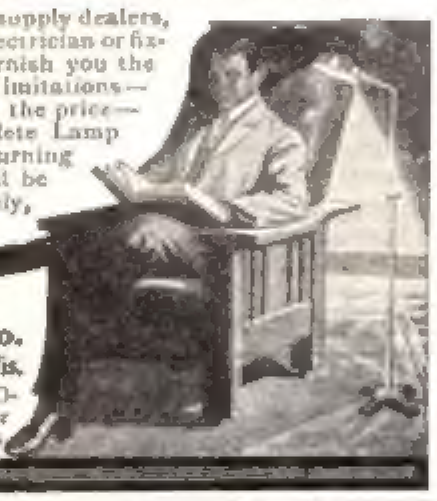

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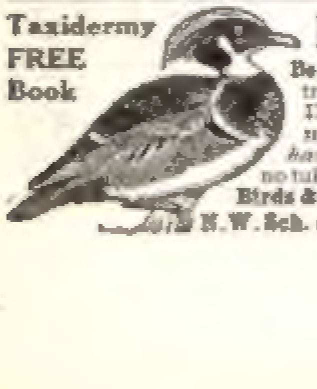

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of teeth should be removed, all suppurative processes of the gums antiseptically treated, and the whole mouth-parts kept in a thoroughly aseptic condition.

Thorough and conscientious attention to this sort of surgical toilet work is not only valuable for its preventive effect—which is considerable—but also because it will insure the bringing under competent observation at the earliest possible moment of the beginnings of true cancer.

For the disease itself, after it has once started, there is, like treason in the body politic, but one remedy—capital punishment. Parleying with the rebels is worse than useless. Pastes, caustics, X-rays, trypsin, radium—all are fatally defective, because they suppress a symptom only and leave the cause untouched. Only in one form of surface cancer, the so-called flat-celled or rodent ulcer, which has little or no tendency to form spore cells and attack the deeper organs, are they effective.

Nothing is easier and nothing more idle than to destroy and break down cells which have actually become cancerous; but so long as there remains in the body a single nest, or even cell, of the organ in which the revolt started, so long the life of the patient is in danger.

Absolutely the only remedy which is of the slightest value is complete removal with the knife. The one superiority of the knife, shudder as we may at the name of it, over every other means of removal lies solely in this fact, that with it can be removed not merely the actual cancer, but the entire gland or group of surrounding cells in which this malignant, parricidal change has begun to occur.

The modern radical operations for cancer take not merely the tumor, but the entire diseased breast, for instance, and all the lymph glands into which it drains, clear up to the armpit, with the muscles beneath it down to the ribs. Where this is done early enough the disease does not recur. Such radical and complete amputation of an organ or region as this is possible in from two-thirds to three-fourths of all cases if seen reasonably early.

With watchfulness and courage, our attitude toward the cancer problem is one of hopeful confidence.

The Fashionable Adventures of Joshua Craig

(Continued from Page 15)

she felt so greatly refreshed that her high good humor would not suffer her to be deeply resentful against him for this second failure. "No matter," reflected she. "He might have suspected me if I'd done anything so revolutionary as appear at breakfast. I'll make my beginning at lunch."

She was now striving, with some success, to think of him as a tyrant whom she, luckless martyr, must cajole. "I'm going the way of all the married women," thought she. "They soon find there's no honorable way to get their rights from their masters, find they simply have to degrade themselves." Yes, he was forcing her to degrade herself, to simulate affection when the reverse was in her heart. Well, she would make him pay dearly for it—some day. Meanwhile she must gain her point. "If I don't I'd better not have married. To be Mrs. is something, but not much if I'm the creature of his whims."

She put off lunch nearly an hour; but he did not come, did not reappear until dinner was waiting. "I've been over to town," he explained, "doing a lot of telegraphing that was necessary." He was in high spirits, delighted with himself, volubly boastful; so full of animal health and life and of joy in the prospect of food and sleep that mental worries were as foreign to him as to the wild geese flying overhead.

He sniffed the air in which the odor of cooking was mingled deliciously with the odor of the pines. "If they don't hurry up dinner," said he, "I'll rush in and eat off the stove. We used to at home sometimes. It's great fun."

She smiled tolerantly. "I've missed you," said she, and she was telling herself that this statement of a literal truth was the quintessence of hypocritical cajolery. "You might have taken me along."

He gave her a puzzled look. "Oh," said he, finally, "you've been thinking over what I said."

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Put this Sargent Patent Cigar Chest in your Home or Office. Then buy cigars by the box.

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50 Sargent's Perfectos
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$3.50 FOR BOTH

When we offer to send you for $3.50 a Sargent Patent Cigar Chest and 50 Sargent Perfectos, you may ask "Can the cigars be good?"

They are. Otherwise we would lose money by sending the chest unless **we knew** that the cigars themselves would bring us frequent re-orders for them. It costs you at least double to buy cigars two or three at a time. On the other hand cigars by the box dry up and get rancid. So when we say "Own your own cigar store," we mean we want you to have the only chest on the market that will keep cigars in perfect condition without constant attention.

Sargent's Patent Cigar Chest is made of fine grained wood, "Mission style," lined with plate glass and porcelain, has heavy lock and hinge and holds over 100 cigars. This chest is yours whether you order more cigars or not. It's up to us to make the cigars good enough for you to re-order, **otherwise we lose.**

Only one chest will be sent to each customer. Subsequent orders for Sargent's Perfectos will be filled at $3.50 per 50 or $7.00 per 100,—**the regular prices.** Send $3.50 by check, money order or registered letter, state your preference for light, medium or dark cigars, and we'll send chest and 50 cigars at once, by express.

You are well protected We're taking all the chances. If you find any real or fancied fault with your purchase, send back chest and remaining cigars C. O. D. express, and we'll return your money without question.

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Absolutely automatic and cannot cut strop.

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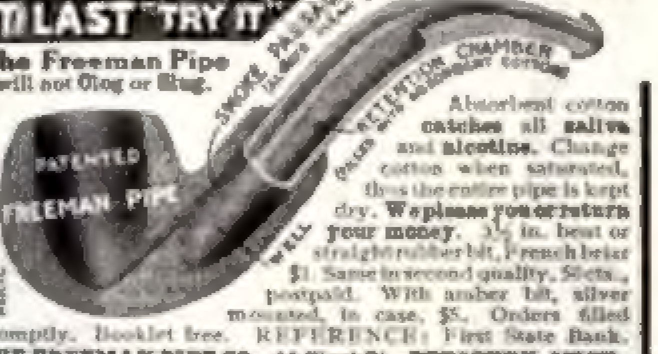

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Fits any lamp, gives 3 times light, costs 1-6 oil, 1-5 gas, 1-10 electricity. Everyone likes it. Agents wanted. Send for booklet and price list No. 3.

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The Perfection Extension Shoe for persons with one short limb. Worn with ready made Shoes. Write for booklet. **HENRY S. LOTZ**
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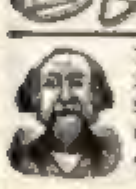

Dutch Bald Wig, 50c; Chin Whiskers on Gauze, 35c; Wax Nose, 15c; Grease Paint, 15c; Entire Outfit $1. Send us 5c, stamps, for large catalogue of plays, wigs and Make-Up material, and "The Art of Making Up."

THE TRADEMORE CO., Dept. 5, Toledo, O.

This was disconcerting; but she contrived to smile with winning frankness. "Yes," replied she. "I've been very wrong, I see." She felt proud of the adroitness of this—an exact truth, yet wholly misleading.

His expression told her that he was congratulating himself on his wisdom and success in having given her a sharp talking to; that he was thinking it had brought her to her senses, had restored her respect for him, had opened the way for her love for him to begin to show itself—that love which he so firmly believed in, egotist that he was! Could anything be more infuriating? Yet—after all, what difference did it make, so long as he yielded? And once she had him enthralled, then—ah, yes—*then!* Meanwhile she must remember that the first principle of successful deception is self-deception, and must try to convince herself that she was what she was pretending to be.

Dinner was served, and he fell to like a harvest hand. As he had the habit, when he was very hungry, of stuffing his mouth far too full for speech, she was free to carry out her little program of encouraging talk and action. As she advanced from hesitating compliment to flattery, to admiring glances, to lingering look, she marveled at her facility. "I suppose ages and ages of dreadful necessity have made it second nature to every woman, even the best of us," reflected she. If he weren't a handsome, superior man she might be finding it more difficult; also, no doubt the surroundings, so romantic, so fitting as a background for his ruggedness, were helping her to dexterity and even enthusiasm.

It was amusing, how she deceived herself—for the harmless self-deceptions of us chronic mummers are always amusing. The fact was, this melting and inviting mood had far more of nature and sincerity in it than there had been in her icy aloofness. Icy aloofness, except in the heroines of aristocratic novels, is a state of mind compatible only with extreme stupidity or with some one of those organic diseases that sour the disposition. Never had she been in such health as in that camp, never so buoyant, never had merely being alive been so deliciously intoxicating; the scratch he had made on her throat had healed in twenty-four hours, had all but disappeared in seventy-two. Never had she known to such a degree what a delight health can be, the sense of its eagerness to bring to the mind all the glorious pleasures of the senses. Whatever disinclination she had toward him was altogether a prompting of class education; now that she had let down the bars and released feeling she was in heart glad he was there with her, glad he was "such a *man* of a man."

The guides made a huge fire down by the shore, and left them alone. They sat by it until nearly ten o'clock, he talking incessantly; her overtures had roused in him the desire to please, and, instead of the usual monologue of egotism and rant, he poured out poetry, eloquence, sense and humorous shrewdness. Had he been far less the unusual, the great man, she would still have listened with a sense of delight, for in her mood that night his penetrating voice, which, in other moods, she found as insupportable as a needle-pointed goad, harmonized with the great, starry sky and the mysterious, eery shadows of forest and mountain and lake close round their huge, bright fire. As they rose to go in up came the moon—a broad, benevolent, encouraging face, the face of a matchmaker. Craig put his arm round Margaret. She trembled and thrilled.

"Do you know what that moon's saying?" asked he. In his voice was that exquisite tone that enabled him to make even commonplaces lift great audiences to their feet to cheer him wildly.

She lifted soft, shining eyes to his. "What?" she inquired under her breath. She had forgotten her schemes, her resentments, her make-believe of every kind. "What—Joshua?" she repeated.

"It's saying: 'Hurry up, you silly children, down there! Don't you know that life is a minute and youth a second?'" And now both his arms were round her and one of her hands lay upon his shoulder.

"Life a minute—youth a second," she murmured.

"Do you think I'd scratch you horribly if I kissed you—Rita?"

She lowered her eyes but not her face. "You might try—Josh."

(TO BE CONCLUDED)

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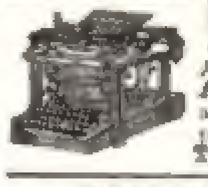

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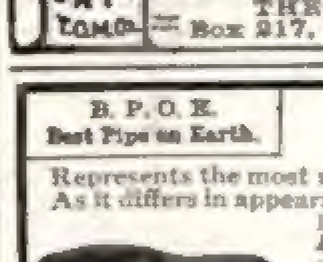

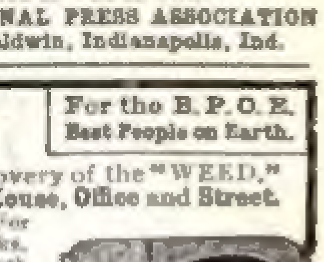

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